

فضائل صدقات

**FAZA'IL  
-E-  
SADAQAAT**

by  
Shamsul Huda  
Maulana Muhammad Zakariyya Kandhlavi

# فضائل صدقات

## FAZA'IL-E-SADAQAAT

PART ONE

English Translation of Urdu Book



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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
نَحْمَدُهُ وَنُصَلِّي عَلَى رَسُولِهِ الْكَرِيمِ - حَامِدًا وَمُصَلِّيًا وَمُسَلِّمًا -

## PREFACE

With the highest praise to Allah *Subhanahu wa Ta'ala* and with Darood and Salaam to Rasulullah *Sallallahu alaihe wasallam*, these few pages are being presented to our readers to bring out the virtues of Sadaqaat (spending for the cause of Allah). As mentioned in the preface to my booklet on *Fazail-e-Hajj*, my late uncle Maulana Muhammad Ilyas *Rahmatullah alaihe* was deeply interested in the publication of a book on this subject and, in the last days of his life, he repeatedly urged me to write one. So much so that, once while standing for Asr Salaat when 'Takbeer' was being called, he leaned forward from the row and said to this humble author, "Do not forget that book". In those days of his illness, Maulana did not lead Salaat; he joined the Jama'at.

Despite all that urgency and insistence from him, the delay on my part continued, resulting in repeated postponements. Fortunately, in Shawwal 1366 A.H. my stay in Nizamuddin was prolonged, as mentioned in the preface to *Fazail-e-Hajj*; and there seemed no likelihood of my return to Saharanpur even after the completion of that book. So, at long last, a start on this book was made on Saturday, the 24th of Shawwal, 1366 A.H. May Allah *Subhanahu wa Ta'ala* help me to accomplish this work, by showering His bounties and blessings upon me, which have always been bestowed upon me both in worldly and religious matters, in growing profusion, despite my own incapability! May Allah bring it to a completion acceptable to Him!

وَمَا تَوْفِيقِي إِلَّا بِاللَّهِ عَلَيْهِ تَوَكَّلْتُ وَإِلَيْهِ أُنِيبُ ط

"And I seek aid from none except Allah; in Him I trust and to Him alone, I turn for help".

I intend to divide this book into seven Chapters, viz:-

1. Virtues and rewards of spending for the cause of Allah.
2. Condemnation of miserliness.
3. Being particular about obligations towards one's relations.
4. Zakaat as an obligation.
5. Punishments for failure to pay Zakaat.
6. Virtues of asceticism, contentment and avoidance of begging.
7. Stories of pious personages who spent generously for the cause of Allah *Ta'ala*.

Muhammad Zakariyya Kandhalvi.



## FAZA'IL-E-SADAQAAT

### INTRODUCTORY NOTE TO THE TRANSLATION

Some important points regarding the format of this translation may be noted. In the first place, the phrases, "*Sallallaho alaihe Wasallam*" "*Radiallaho anho*, "*Rahmatullah alaihe*," etc., have been printed in italics and given repeatedly, partly to earn reward for the readers and partly to educate them in their proper use.

2. Secondly, with regard to the translations of the Quranic Ayaat and the Ahadith, it is the beauty and Barakah of the Qur'an that their Arabic is so amenable to translation and is accessible to readers in their own language. The Holy Qur'an has been translated into many languages, but it is not always easy to convey the precise spirit of the original, especially in a "word-for-word" translation. Many standard translations of the Qur'an by various scholars exist in English, whose authors have done their best to translate as faithfully as was possible for them, yet it is never the last word. In this book, the translation adopted is the classical one of Mohammad Marmaduke Picthall, with very occasional modification.

3. The translations of the particular leading Quranic Ayaat and Ahadith, forming the main theme of an individual article or sub-section of the book, have been given in Bold Face beneath the original Arabic text, which serves to clear any ambiguity that may remain in the reader's mind after reading the translation. The translations of supporting Ayaat that occur in the course of the text and the explanatory examples introduced by the author (M.M. Zakariyyah *Rahmatullah alaihe* are given in italics, so as to differentiate these from the main theme given at the beginning of each article/sub-section.

4. As no standard English translation of the Ahadith is readily available, an attempt has been made to bring out their meanings through a relatively free (rather than "word-for-word") translation. Any remaining ambiguities may please be communicated to the publishers, for correction or improvement in future.

5. Certain Arabic words will be found transliterated into the English text, in order to introduce certain basic Islamic terms and concepts into the English language, which does not really possess exact equivalents for these. In many cases, the approximate English translation is also given alongside. Hopefully, this may help to fix the ideas better in the minds of the English-speaking readers, to whom this book is addressed. In the Transliteration, the Arabic letter (ع) is indicated by (') and the vowel (ـ) by (').

## CHAPTER FIVE

THREATS OF PUNISHMENT FOR NON-PAYMENT OF  
ZAKAAT**Sec (a) Ayaat of punishment for non-payment of Zakaat 266**

1. Some relevant Ayaat ..... 266
2. The story of Qaroon (Korah).....268

**Sec(b) Ahadith threatening punishment for  
non-payment of Zakaat.....270**

1. Punishment for withholding Zakaat.....272
2. The rich owe Zakaat to the poor; they will be  
called to account for non-payment of Zakaat, on  
the Day of Resurrection .....272
3. Afflictions consequent upon withholding Zakaat .....287
4. One's property is destroyed in consequence of  
withholding Zakaat. ....290
5. Unpaid Zakaat destroys any property.....293
6. Unlawful property cannot be purified  
by paying Zakaat. ....293
7. Gold ornaments for the women. ....294
8. Giving things of inferior quality as Sadaqah.....297
9. Proprieties to be observed while paying Zakaat. ....299
10. Characteristics of those who deserve Zakaat. ....300

## CHAPTER FIVE

## ON THREATS OF PUNISHMENT FOR NON-PAYMENT OF ZAKAAT

There are a good many Ayaat on the above subject, most of which have already been discussed in Chapter Two, entitled 'Deprecation of Miserliness'; the Ulama have explained that all these Ayaat pertain to non-payment of Zakaat. Obviously, the threats of punishment for miserliness apply even more aptly to non-payment of Zakaat, which, all agree, is obligatory for a Muslim.

## Section (a)

## AYAAT OF PUNISHMENT FOR NON-PAYMENT OF ZAKAAT

AYAT: 1 ..... وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَتَّبِعُونَ سَبِيلَ اللَّهِ ①

"They who hoard up gold and silver and do not spend in the path of Allah....."to the end of the Ayat.

This Ayat has been quoted in full at Serial No. 5 in Chapter Two above. Majority of the Sahabah and Ulama are agreed that this Ayat was concerning the non-payment of Zakaat: The severe punishment mentioned in the Ayat is meant for those who do not pay Zakaat, as mentioned earlier. In a number of Ahadith, Rasulullah *Sallallahu alaihe wasallam* has confirmed that the punishment described in this Ayat, viz. branding their foreheads and their flanks and their backs with gold, etc., heated in the fire of Jahannam, is meant for those who do not pay Zakaat. We invoke Allah's Mercy to protect us against such a severe punishment. We all know how unbearably painful is the slightest touch of burning hot metal. And the costlier a man's possessions are, the greater will be the number of brandings which he shall have to experience for hoarding (worthless) pieces of gold or silver.

..... وَلَا يَحْسَبَنَّ الَّذِينَ يَتَّخُونَ بَنَاءَ أَهْلِهِمْ اللَّهُ مِنْ فَضْلِهِ ②

## AYAT: 2

**"And let not those who hoard up that which Allah has bestowed upon them of His bounty.....to the end of the Ayat".**

This Ayat has been quoted in full at Serial No. 3 in Chapter two above, and also the following Hadith from Bukhari, corroborating the Ayat. Rasulullah Sallallahu alaihe wasallam, says, "If anyone is granted property by Allah Ta'ala and he does not pay Zakaat on it, his property will become for him (on the Day of Resurrection) a snake which shall be coiled around his neck and will say to him, 'I am your property; I am your treasure'. If a snake is seen in a house, nobody has the courage to enter it in the dark, for fear lest it should attack him. Rasulullah Sallallahu alaihe wasallam has told us that if a man does not pay Zakaat on his wealth and puts it away as hidden treasures or in steel almirahs, it shall be turned into a snake and hung round his neck on the Day of Resurrection. Whereas the snake seen in a house may or may not attack you (it may be just a possibility), still you are frightened and look around, fearing lest it should come out of this hole or that one. The punishment for non-payment of Zakaat (in the form of a snake hung round the neck) is certain, yet we do not feel afraid of it!

﴿٣﴾ إِنَّ قَارُونَ كَانَ مِنْ قَوْمِ مُوسَىٰ فَبَغَىٰ عَلَيْهِمْ وَأَتَيْنَهُ مِنَ الْكُوزِ مَا إِنَّ مَقَاتِلَهُ لَتَوَّاهُ بِالْعُصْبَةِ أُولَى الْقُوَّةِ إِذْ قَالَ لَهُ قَوْمُهُ لَا تَفْرَحْ إِنَّ اللَّهَ لَا يُحِبُّ الْفَرِحِينَ ۖ وَابْتَغَىٰ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ لِمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ ۚ قَالَ إِنَّمَا أُوتِيْتُهُ عَلَىٰ عِلْمٍ عِنْدِي أَوَلَمْ يَعْلَم أَنَّ اللَّهَ قَدْ أَهْلَكَ مِنْ قَبْلِهِ مِنَ الْقُرُونِ مَنْ هُوَ أَشَدُّ قُوَّةً وَآكْثَرُ جَمْعًا وَلَا يَسْأَلُ عَنْ دُونِهِمْ السَّجِرُونَ ۚ فَخَرَجَ عَلَىٰ قَوْمِهِ فِي زِينَتِهِ قَالَ الَّذِينَ يُرِيدُونَ الْحَيَاةَ الدُّنْيَا لِيَلْزِمُنَّكَ مَا أُوتِيَ قَارُونُ إِنَّهُ لَذُو حَقٍّ عَظِيمٍ ۖ وَقَالَ الَّذِينَ أُوتُوا الْعِلْمَ وَيَلَكُمْ تَوَابُ اللَّهِ خَيْرٌ مِنْ أَمْرِ وَعَمَلٍ صَاحِبًا وَلَا يَلْقَاهُ إِلَّا الضَّالُّونَ ۚ فَخَسَفْنَا بِهِ وَبَدْرِهِ الْأَرْضَ فَمَا كَانَ لَهُ مِنْ فِئَةٍ يَنْصُرُونَهُ مِنْ دُونِ اللَّهِ وَمَا كَانَ مِنَ الْمُنْتَجِرِينَ ۚ وَأَصْبَحَ الَّذِينَ سَكَنُوا الْأَرْضَ يَنْقُورُونَ وَيَكُنُّ اللَّهُ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ وَيَقْدِرُ ۚ لَوْلَا أَنْ مَنَّ اللَّهُ عَلَيْنَا لَخَسَفَ بِنَا وَيَكُنَّا مِنَ الْآفِرِينَ ۚ

## AYAT: 3

Qaroon (korah), whose story is well-known, was a cousin of Musaa Alaihissalam. The entire eighth section (Ruku) of Surah al-Qasas (quoted above) consists of his story. A translation of the Ayaat is given below:-

**"Now Qaroon (Korah) was one of Musaa's folk but he oppressed them and We gave him so much treasure that the keys thereof would verily have been a burden for a troop of mighty men. When his own folk said to him. 'Exult not; Lo! Allah loves not the exultant;**

**"But seek the abode of the Akhirah in that which Allah has given you and neglect not your portion of the world, and be you kind even as Allah has been kind to you; and seek not corruption in the earth; lo! Allah loves not corruptors',**

**"He said: 'I have been given all this on account of the knowledge I possess. Knew he not that Allah had destroyed, already of the generations before him of men who were mightier than him in strength and greater in respect of following? The guilty are not questioned of their sins.**

**"Then went he forth before his people in his pomp. Those who were desirous of the life of the world said; Ah, would that to us had been given the like of what has been given to Qaroon! Lo! he is lord of rare good fortune.**

**'But those who had been given knowledge said 'Woe to you! The reward of Allah for him who believes and does right is better, and only the steadfast will obtain it.**

**"So we caused him and his dwelling place to sink in the earth. Then, he had no host to help him against Allah, nor was he of those who can save themselves.**

**"And the morning, found those who had coveted his place, but yesterday, saying: Ah, welladay! Allah enlarges the provision for whom he will of His slaves and**



straitens it (for whom He will). If Allah had not been gracious to us, He would have caused it to swallow us (also). Ah, welladay! the disbelievers never prosper". (*al-Qasas*: 76-82)

*Note:* Ibne Abbas *Radhiallaho anho* says: "Qaroon (Korah) was a kinsman of Musaa *Alaihissalam*, a son of his paternal uncle. He was well versed in worldly knowledge and he was extremely jealous of Musaa *Alaihissalam* and refused to pay Zakaat, although Musaa *Alaihissalam* told him that he had been commanded by Allah *Ta'ala* to receive Zakaat from him (Qaroon). What is more, he said to the people, 'Musaa wants to rob you, of your property, in the name of Zakaat. He commanded you to observe Salaat and you obeyed him patiently; he gave you other commands and you obeyed him against your will. Now that he is demanding Zakaat, you will have to pay it, even though it be burdensome for you.

The people said, "It is too much for us. Could you suggest some means to evade it" Qaroon said, "I have thought of a device. Let us induce some woman of ill-repute to make a false accusation against him in public and say that he has evil designs on her." "So they went to a whore and induced her to slander Musaa *Alaihissalam* in public, with promise of a large reward. Qaroon then went to Musaa *Alaihissalam* and said to him, "I suggest that you read out the commandments of Allah *Ta'ala* to a big gathering of the Banu Israel." Musaa *Alaihissalam* liked the idea, asked Banu Israel to collect together and, when all were assembled, he began to proclaim the commandments of Allah *Ta'ala* to them, saying, "Allah *Ta'ala* commands you to worship Him, to associate no partners with Him, to maintain ties of relationship with your kinsmen,.....etc., etc." In the course of his discourse, he also said, 'Allah *Ta'ala* commands that if a married man commits adultery he should be stoned to death'. At this, the people said, 'What if you yourself commit adultery?' Musaa *Alaihissalam* said, 'Even I should be stoned to death if I commit adultery, whereupon people said, 'You have committed it.' Musaa *Alaihissalam* said in surprise, 'Are you accusing me of adultery?' They said, 'Yes', and called the whore, and asked her what she had to say about Musaa. Musaa *Alaihissalam* then asked her to speak on oath. She replied, 'Since you have asked me to speak on oath, the truth of the matter is that they promised to give me such and such amount as a reward and induced me to accuse you in public. You are quite innocent of the crime'. On hearing this, Musaa *Alaihissalam* fell

prostrate (in Sajdah), crying unto Allah, in which state the revelation came from Allah, 'O Musaa, do not weep. We give you power over the earth in order that you may punish these people as you like. Command and it shall obey you! Musaa *Alaihissalam* raised up his head and commanded the earth to swallow them up. When they were sunk into the earth up to their ankles, they began to implore Musaa *Alaihissalam* in humility to grant them pardon, but he commanded the earth to swallow them further, and they were swallowed up to their necks. They cried louder and importuned him to forgive their sins, but Musaa *Alaihissalam* again ordered the earth to swallow them and so each one of the slanderers was swallowed up by the earth. After this, the revelation came from Allah *Ta'ala* to Musaa *Alaihissalam*, "The people were beseeching you for pardon and crying unto you in humility. By My Honour, had they cried unto Me and begged My pardon, I would have accepted their prayer."

In another Hadith, Ibne Abbas *Radhiallaho anho* is reported to have said, "The phrase 'And do not neglect your portion of the world' occurring in the Ayat means, 'Perform (good) deeds, in the world, to serve you in the Akhirah'". Mujahid *Rahmatullah alaihe* says it means, "Showing obedience to Allah *Ta'ala* in this world' in one's portion of it, for which one shall get a reward in the Akhirah." Hasan *Radhiallaho anho* says, "Do not neglect your portion of the world' means, 'keep with you as much of worldly wealth as may suffice you for your needs; and send the rest in advance to the Akhirah.' 'Another Tradition reports him as saying, "Keep with you what may suffice you for a year, and give the rest away as Sadaqah. (*Durre Manthur*). We have already quoted one of these Ayaat at serial No.8 in Chapter Two, entitled 'On deprecation of miserliness'.

### Section (b)

#### AHADITH THREATENING PUNISHMENT FOR NON-PAYMENT OF ZAKAAT.

① عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَا مِنْ صَاحِبِ ذَهَبٍ وَلَا فِضَّةٍ لَا يُؤَدِّي مِنْهَا حَقَّهَا إِلَّا إِذَا كَانَ يَوْمُ الْقِيَامَةِ صُفِّعَتْ لَهُ صَفَائِحُ مِنْ نَارٍ فَأُخِيَتْ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَيُكْوَى بِهَا جَنْبُهُ وَجَبِينُهُ وَظَهْرُهُ كُلُّ مَارَ دَتْ أُعِيدَتْ لَهُ فِي يَوْمٍ كَانَ مِقْدَارُهُ خَمْسِينَ أَلْفَ سَنَةٍ حَتَّى يُقْضَى بَيْنَ الْعِبَادِ فَيَكُنِّي سَبِيلُهُ إِمَّا إِلَى الْجَنَّةِ وَإِمَّا إِلَى النَّارِ (الحديث بطوله في الشكوة عن مسلم)

## HADITH: 1

**Rasulullah Sallallahu alaihe wasallam** is reported to have said, "If anyone possessing gold or silver does not pay what is due, then, on the Day of Resurrection, his gold and silver will be converted into plates that will be heated in the Fire of Jahannam till they become like plates of fire itself, and then his side, his forehead and his back will be branded with them, again and again, during a Day which will be fifty thousand years long. Thereafter he will go to his destined, Jannah or Jahannam....."

*Note:* The above quotation forms part of a comprehensive Hadith which describes the various modes in which the owners of camels, cows, goats, etc., will be punished for non-payment of Zakaat. In Arabia people possessed cattle in large number, while in our country, most people do not generally possess sufficient number of cattle to make Zakaat obligatory; of course, gold and silver and things made thereof are commonly possessed. I have, therefore, given only that part of the Hadith which relates to the owners of gold and silver. One can judge from the Hadith as to how severe will be the torment of those who do not pay Zakaat on their property. On the Day of Resurrection, they will be branded with the plates of gold and silver heated in the fire of Jahannam, which will be their punishment on that Day alone, which will be fifty thousand years long. After going through so much torture, they may be sent to Jannah if the virtues performed by them are found to outweigh their sins; but if they are found to be short of virtues, and no pardon is granted to them, they will be condemned to Jahannam to suffer more punishment for these sins. And the details of the torment in Jahannam are too harrowing to be expressed in words!

According to this Hadith, the span of the Day of Resurrection will be fifty thousand years, and the fourth Ayat of Surah al-Ma'aarij also has, to the following effect: 'A Day whereof the span is fifty thousand years'. Some Ahadith say that the Day will be made easy for the pious believers (Mo'mineen) so that, for them, it will be as easy to endure as a Fardh Salaat. For others, its duration will be shortened to the period of time between Zuhr and 'Asr Salaat, according to their good deeds. (*Durre Manthar*). 'Its duration will be shortened' means that, as they will be engrossed in amusements and

recreations, they will not realize the length of that duration; those who frequently indulge in recreations know full well that hours of joy pass away unnoticed, like minutes and seconds. A Hadith reports Rasulullah Sallallahu alaihe wasallam as saying, " (while branding), one heated dinar will not be placed above the other; instead, the body of the man suffering punishment will be so enlarged that all the hoarded coins will be placed on it, side by side, each heated coin touching his body, and then it will be said unto him, 'Now taste of what you used to hoard'!".

Thauban Radhiallaho anho is reported as saying: "All the gold, silver, etc., hoarded by the man (withholding Zakaat) will be beaten out into small pieces, each weighing one Qiraat (0.195 gram); then each piece will be heated in Jahannam till it begins to burn like fire; and then his entire body, from head to foot, will be branded with these burning pieces. After this punishment he will either be granted pardon or sent to Jahannam." (*Durre Manthur*). The torment of branding described in this Hadith has also been mentioned in the Holy Qur'an, as in the relevant Ayat at serial No.5 in Chapter Two. Some Ahadith state that the property on which Zakaat has not been paid will be transformed into a snake and hung round the man's neck.

② عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ آتَاهُ اللَّهُ مَالًا فَلَمْ يُؤَدِّ زَكَاتَهُ مِثْلَ لَهُ مَالُهُ يَوْمَ الْقِيَامَةِ شَجَاعًا أَقْرَعَ لَهُ رِيبَانٌ يُطَوَّقُهُ يَوْمَ الْقِيَامَةِ ثَوْرًا يَأْخُذُ بِالْغُرْنِمَةِ يَعْنِي شِدْقَيْهِ تَقُولُ أَنَا مَالُكَ أَنَا كَنْزُكَ وَثَوْرُكَ وَلَا يُحْسَبَنَّ الَّذِينَ يَبْخُلُونَ الْآيَةَ رَوَاهُ الْبُخَارِيُّ كَذَا فِي الْمَشْكُوتِ وَقَدْ رَوَى مِنْهُ ثَوْبَانُ وَابْنُ مَعُودٍ وَابْنُ عَرَبٍ مَعَهُ فِي التَّرغِيبِ.

#### HADITH: 2

Rasulullah Sallallahu alaihe wasallam has been reported as saying, 'If Allah Ta'ala gives anyone property and he does not pay Zakaat on it, his property will be transformed for him into a large bald snake with two black spots over its eyes, which will be put round his neck on the Day of Resurrection, will hold both of his jaws and say to him, 'I am your property; I am your treasure'. He then

**recited: 'Let not those who hoard up what Allah has bestowed upon them think .... to the end of the Ayat'.**

*Note:* The Ayat mentioned in the Hadith has been quoted in full at serial No. 3 in Chapter two above. In the Hadith, the snake has been named as 'Shujaa' which, according to some Ulama, means a male snake; while others have said that the 'Shujaa' is a kind of snake which can stand erect on its tail, and attack a man. (*Fathul-Bari*). Another characteristic of the snake mentioned in the Hadith is that it will be bald; a snake becomes bald because of excessive venom. The third characteristic of the snake is that it will have two black spots over its eyes, which is also a sign of an extremely venomous species (such snakes also live longer). Some Ulama have translated 'two black spots' as two blobs of froth on the corners of its mouth because of excessive venom. Others interpret the word as 'two fangs sticking out of its mouth'. Still others have said that it means 'two bags full of poison dangling on both sides of the snake.' (*Fathul-Bari*)

This Hadith states that the defaulter will have his property transformed into a snake, which will be hung round his neck. The preceding Hadith relates that the gold, etc., will be heated in the fire and he will be branded with it. Both modes of punishment have also been described in two different Ayaat of the Holy Qur'an, quoted at serial No. 3 and 5 in Chapter two above. The Ahadith should not be taken as contradictory to each other. For, they may be understood to mean that (i) the defaulters will be punished in different ways on different occasions; or (ii) the modes of punishment shall vary, according to the various classes of people; or (iii) the defaulters shall undergo both punishments simultaneously. Shah Waliullah Muhaddith Dehlavi *Rahmatullah alaihe* writes in his book, *Hujjatullahil-Balighah*: The modes of punishment shall vary from having a snake coiling round one's body to being branded with burning plates of gold, etc. For a man adoring wealth in general, his property shall be transformed into one monstrous snake, which will chase him and bite him. As for him who loves each and every item of his property, "counts the coins, arranges them and fondles them lovingly, converts everything into gold and silver and hoards it up", his coins, etc., will be beaten into plates burning with fire and he will be branded with them.

A Hadith says that whoever leaves behind a hoarded treasure, will find it transformed, on the Day of Resurrection, into a bald snake, with two dark spots above its eyes, which will chase him. The man will say to it, "What monster are you?" and the snake will reply, "I am your treasure that you left behind". The snake will then bite and devour his body, beginning with his hand. (*Targheeb*). While undergoing punishment, on the Day of Resurrection, if the body of a person is reduced to pieces, it will resume its original shape before the same punishment is inflicted upon it once again and so on.

③ عَنْ عَبْدِ اللَّهِ بْنِ مَسْعُودٍ قَالَ أُمِرْنَا بِأَقَامِرِ الْعَبْلَةِ وَرِثَاءِ الزَّكَاةِ وَمَنْ لَعْنُ زَيْلٍ فَلَا صَلَوةَ لَهُ. (رواه الطبرانی فی الکبیر بإسناد أحدهما صحيح كذا فی الترغیب)

### HADITH: 3

Abdullah Ibne Mas'ud Radhiyallahu anho has said, "We have been commanded to perform Salaat and to pay Zakaat. So, Salaat will not be accepted from a person who does not pay Zakaat on his property".

*Note:* In other words, he will not be granted any reward by Allah Ta'ala for his Salaat, although he will be deemed to have fulfilled what was obligatory upon him. Another Hadith says: He who does not pay Zakaat is not a (perfect) Muslim and his good deeds will not avail him". (*Targheeb*). That is to say, his good deeds will not avail him for warding off the punishment prescribed for non-payment of Zakaat; it will remain due from him, until paid. According to another Hadith; He who does not pay Zakaat has no religion'.

Still another Hadith has: 'Allah Ta'ala does not accept Salaat from a person who does not pay Zakaat; Allah Ta'ala has joined the command to observe Salaat with that of paying Zakaat (in scores of places) in the Holy Qur'an. So, do not separate them' (*Kanz*). Separating the two means: observing Salaat and not paying Zakaat.

④ عَنْ عَلِيٍّ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِنَّ اللَّهَ فَرَضَ عَلَى أَغْنِيَاءِ الْمُسْلِمِينَ فِي أَمْوَالِهِمُ الْقَدْرَ الَّذِي يَسَعُ فَقَرَاءَتَهُمْ وَلَنْ يُجَاهِدَ الْفُقَرَاءُ ذُلَّ جَاعُوا أَوْ عُرُوا إِلَّا بِمَا يَسَعُ أَغْنِيَاءَهُمْ أَلَا طَنْ اللَّهُ يَحَاسِبُهُمْ حَسَابًا شَدِيدًا أَوْ يُعَذِّبُهُمْ عَذَابًا أَلِيمًا. (كذا فی الدرر، وقال أخرجه



الطبراني في الأوسط والبيهقي في الغيلانيات قلت ولفظ  
 المنذرى في الترغيب ويعدّ بهما بالواو وقال رواه الطبراني في الأوسط  
 والصغير وقال تفرّد به ثابت بن محمد الزاهد قال الحافظ ثابت ثقة  
 صدوق روى عنه البخاري وغيره وبقيّة رواته لأباس بهودى  
 موقوفاً على علي وهو أشبه كذا في الترغيب وعزاه صاحب  
 كنز العمال إلى الخطيب في تاريخه وابن النجار وقال فيه محمد بن  
 سعيد البورقي كذاب يضع اهـ

#### HADITH: 4

Rasulullah Sallallahu alaihe wasallam has said, 'Allah Ta'ala has enjoined upon the rich to pay (Zakaat) on their wealth, as much as should suffice for the poor ones among them. And nothing distresses the poor, when they are hungry or naked, more than the neglectfulness of the rich who do not pay what is due from them (i.e. do not pay it in full). Beware! Allah Ta'ala will call such people to a stern account and punish them with most severe punishment (for the neglect of their obligatory duty).

*Note:* The Hadith means that Allah Ta'ala, Who is All-Knowing, has made it compulsory (Fardh) for the rich Muslim to give away (as Zakaat) the precise fraction of their wealth which, if fully paid according to the prescribed standards, would suffice for the needs of the poor among the Muslims, so that no member of the Ummah would starve or suffer from want of clothes. This fact is definite and self-evident. The point has been explained more clearly in a detailed Hadith related on the authority of Abu Zarr Ghifaari Radhiyallao anho, which has been included by Faqeeh Abul-Laith Samaraqandi Rahmatullah alaihe in his book, 'Tanbeeh-ul-Ghafilteen. In this Hadith, the narrator, among other questions, asked Rasulullah, Sallallahu alaihe wasallam 'O Rasulullah you have commanded us to pay Zakaat; what is Zakaat?' Rasulullah Sallallahu alaihe wasallam replied, 'O Abu Zarr, he who is not trustworthy has no Imaan; and the Salaat of a person who does not pay Zakaat, is not accepted; Allah Ta'ala has enjoined upon the rich that much Zakaat (on their property) as would suffice for the needs of their poor. On

the Day of Resurrection, Allah *Ta'ala* will call them to account for the Zakaat due on their property and punish them for any default." This Hadith clearly indicates that the above-mentioned saying of Rasulullah *Sallallahu alaihe wasallam* is specifically about Zakaat.

Imaam Ghazali *Rahmatullah alaihe* writes in 'Ihya-ul-Uloom' that Allah *Ta'ala* has threatened with dire punishment those who neglect to pay Zakaat. The Holy Qur'an says:

وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ.....

*They who hoard up gold and silver and do not spend it in the path of Allah.....to the end of the Ayat (al-Taubah: 34-35).*

where 'spending in the path of Allah' means paying Zakaat on one's property. He then goes on to say that Zakaat is of six kinds:-

1. Zakaat on the animals;
2. Zakaat on gold, silver, etc.
3. Zakaat on wealth invested in business.
4. Zakaat on mines or hidden treasures, etc.
5. Zakaat on the produce of the land.
6. The Sadaqat-ul-Fitr (Wajib) paid at the end of Ramadhan.

All the four Imaams (legists) of Fiqh are agreed that Zakaat is due on all the six kinds of property listed above, except that the Hanafi school holds that, instead of Zakaat, one-fifth (khumus) of the wealth procured from a mine is incumbent (Wajib) upon its owner. Certainly, If every Muslim is particular about regular payment of Zakaat due on each kind of property every year, no poor man would ever die of hunger.

Some Ulama have inferred from the above Hadith related by Ali *Radhiyallahu anho* that something more than Zakaat is due on property, but the view is not tenable; this interpretation of the Hadith contradicts another Hadith related by Ali *Radhiyallahu anho* himself, which says, "Rasulullah *Sallallahu alaihe wasallam* has said that Zakaat has abrogated the obligatory nature of all other Sadaqaat". This Hadith has also been transmitted in a 'Merfoo' (traceable to Rasulullah) form Imaam Razi *Jassass Rahmatullah alaihe* has written in his book, 'Ahkaam-ul-Qur'an' that it is a saying of Ali



*Radhiallaho anho*, which has been confirmed through a more reliable chain of transmission.

The Compiler of 'Kanz-ul-Ummal' has quoted the same Hadith, from several collections of Ahadith, with the version: 'Zakaat has abrogated every other Sadaqah' (previously taken to be obligatory) mentioned in the Holy Qur'an; the obligatory bath taken after sexual intercourse (Ghusl-e-Janabat) has abrogated obligatory nature of all other baths; the fasting during Ramadhan has abrogated the obligatory nature of all other fasts, the slaughtering of sacrificial animals on Eid-ul-Adhhaa has abrogated all other obligatory slaughters of animals. Ali *Radhiallaho anho* has said, "If a man were to possess all the wealth of the world, with the pure motive of winning Allah's pleasure by spending it for the cause of Allah, he could still claim to be an ascetic. This saying has also been quoted in Chapter six, below. Some Ulama have said that, before the commandment of Zakaat, it was obligatory to give away (as Sadaqah) all that exceeded one's needs, but the command to pay Zakaat abrogated (automatically) the previous injunction. Allama Suyuti *Rahmatullah alaihe* has said that Suddi *Rahmatullah alaihe* held the same view, which he has expressed in his commentary on the half Ayat:

عَذِّبُوا وَأْمُرُوا بِالْعُرْفِ وَأَعْرِضْ عَنِ الْبِهْلِينَ

"Keep to forgiveness (O, Muhammad) and enjoin kindness....  
(al-A'raaf: 199)

Therefore implying the above, even if something had been made obligatory to be paid on property, it has since been abrogated by Zakaat. Moreover, such a reading goes against another Hadith which reports Rasulullah *Sallallaho alaihe wasallam* as saying, "Whoever has paid Zakaat, has fulfilled what was due on his property; and if anyone gives more than that, it will be an additional credit for him". (*Kanz*, related on the authority of Hasan *Rahmatullah alaihe* in 'Mursal' form). We have already quoted above several Ahadith of the same import, and even clearer is the following Hadith, narrated on the authority of Abu Hurairah *Radhiallaho anho* and similar to the one related by Ali *Radhiallaho anho*: "If Allah *Ta'ala* considered the amount of Zakaat received from the rich insufficient for the needs of the poor, He would have made it obligatory for them to pay something more, apart from Zakaat. So, if now the poor suffer from hunger, it is because of the wrong-doing of the rich." (*Kanz*). In other words, as the rich do not

pay in full the Zakaat due from them, the poor have to starve for want of food. In his book, "Majma-uz-Zawaid", Haithami, the Muhaddith *Rahmatullah alaihe*, has transmitted this Hadith on the authority of Ali *Radhiallahoh anho*, quoting it in the very beginning of the chapter entitles 'On the obligatoriness of Zakaat'. For the same reason, the author of 'Kanz-ul-Ummal' has included it in the 'Book on Zakaat'.

Hafiz Ibnu-Abdil-Barr *Rahmatullah alaihe* says, 'The Ayat beginning:

وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ.....

(They who hoard up gold and silver.....)

and other similar Ayaat apply to those who do not pay Zakaat on their hoarded property. This is the consensus of the Ulama of Fiqh (Islamic Jurisprudence) and the same view was held by the Sahabah viz Umar, Ibne-Umar, Jabir, Abdullah Ibne Mas'ud, Abdullah Ibne Abbas *Radhiallahoh unhum*. The following Hadith, transmitted by Abu Dawood and others, also supports this view: Umm-e-Salmah *Radhiallahoh anha* says that she was once wearing an ornament of gold and she asked Rasulullah *Sallallahoh alaihe wasallam*, 'Is this (ornament) to be treated as Kanz (hoarded treasure, the owner of which shall be severely punished on the Day of Judgment)?' Rasulullah *Sallallahoh alaihe wasallam* replied, 'Any property on which Zakaat is payable is not 'Kanz', provided the Zakaat is paid on it'. Furthermore., this is corroborated by the following Hadith, transmitted by Tirmizi *Rahmatullah alaihe* and Hakim *Rahmatullah alaihe* on the authority of Abu Hurairah *Radhiallahoh anho*, 'When you have paid the Zakaat, you have fulfilled what was due from you on your property'.

Another Hadith, transmitted on the authority of Jabir *Radhiallahoh anho* reports Rasulullah *Sallallahoh alaihe wasallam* as saying, "After you have paid Zakaat on your property, you have purified it of its inherent evil". Hakim *Rahmatullah alaihe* has transmitted the same Hadith saying that it is a "Marfoo' Hadith (traceable to Rasulullah *Sallallahoh alaihe wasallam*) according to the standards set by Imaam Muslim *Rahmatullah alaihe*. Baihaqi *Rahmatullah alaihe* says that it is a 'Mauqoof Hadith (not traceable to Rasulullah *Sallallahoh alaihe wasallam*), as the chain of its authorities reaches up to Jabir *Radhiallahoh anho*, a Sahabi. Abu Zar'ah

*Rahmatullah alaihe* also calls it a 'Mauqoof' Hadith, with the chains of its transmitters reaching up to Jaabir *Radhiyallahu anho* and says that it is a Sahih Hadith with the wording: "The property on which Zakaat has been paid is not 'Kanz' (hoarded treasure)." Ibne Umar and Ibne Abbas *Radhiyallahu anhuma* have also reported the same words.

Ataa *Rahmatullah alaihe* and Mujahid *Rahmatullah alaihe* have said, "The property on which Zakaat has been paid is not a 'Kanz', even though it be buried in the ground; and the property on which Zakaat has not been paid is a 'Kanz', even though it be lying on the surface of the earth." Here, of course, the word 'Kanz' denotes a term of Shariah (Islamic Law) and it has not been used as a common word with usual dictionary meanings. (That is to say, though Kanz literally means a hidden treasure, in Shariah (Islamic Law) it is a term applied to any property on which Zakaat has not been paid.) Barring a few exceptions, I have not found any one holding a view at variance with the one mentioned above that the term Kanz applies to the property on which Zakaat has not been paid.

However, a few illustrious Sahabah like Ali and Abu Zarr *Radhiyallahu anhuma* and some of the ascetics (Zaahid) among the followers (Tabi'een), like Dhahhaak *Rahmatullah alaihe*, have said that something more, apart from Zakaat, is due on one's property. Of these, Abu Zarr *Radhiyallahu anho* has gone so far as to say that provision exceeding one's sustenance is to be regarded as kanz. Ali *Radhiyallahu anho* has been reported as saying that the amount exceeding four thousand (Dirhams etc), is to be treated as kanz while Dhahhaak *Rahmatullah alaihe* says that ten thousand Dirhams is to be considered as property in excess. Ibrahim Nakh'ee, Mujaahid, Sha'bi and Hasan Basari *Rahmatullah alaihim* are of the view that something more is payable as Sadaqah on wealth, apart from Zakaat. Ibne-Abdil-Barr *Rahmatullah alaihe* says that, with the above exceptions, all other scholars of the earlier and later ages are agreed on the point that kanz is that property on which Zakaat has not been paid, and they opine that the Ayaat and Ahadith quoted by the Ulama of the other school of thought (in support of their view) actually emphasize the desirability of spending more than the prescribed amount, rather than advocate its obligatoriness, or else these commandments were revealed prior to the command to pay Zakaat, which has abrogated all previous commandments, just as the command to fast on the 10th of Muharram was abrogated when

fasting during Ramadhan was made obligatory. Still, the fact remains that fasting on 10th Muharram (as a supererogatory act), or spending more than the prescribed amount (as Nafil Sadaqah) are acts of virtue. (*Ittehaf*)

This view is also supported by the fact that when the Muhajireen among the Sahabah emigrated to Madinah Munawwarah, they possessed nothing in the world; so Rasulullah *Sallallahu alaihe wasallam* established the bond of brotherhood (Muakhaat) between the well-to-do Ansaar of Madinah Munawwarah and the poor emigrants (Muhajireen) from Makkah. The Ansaar proposed that half the property belonging to each one of them should be given to his brother from among the Muhaajireen, but Rasulullah *Sallallahu alaihe wasallam* did not accept the suggestion and, instead, told the Muhaajireen to work on the fruit-plantations owned by the Ansaar, in return for a share in the produce. Under such conditions, the bond of brotherhood was established between Abdur Rahman Ibne Auf and Sa'd bin ar-Rabi' Ansaari. Sa'd said to Abdur Rahman, 'It is known to everybody that I am the richest person among the Ansaar; I request you to accept half of my property.' But Abdur Rahman *Radhiyallahu anho* declined to accept the offer and said, 'Guide me to the market.' So, Abdur Rahman *Radhiyallahu anho* went to the market and started business. If the poor had a right to take the extra wealth of the rich, without being driven to it by extreme want, why did Rasulullah *Sallallahu alaihe wasallam* refuse to take the property of the Ansaar? Why did Abdur Rahman *Radhiyallahu anho* refuse to have his (due) right?

The collections of Ahadith and biographies of Rasulullah *Sallallahu alaihe wasallam* contain innumerable incidents about the Ashaab-us-Suffah, the poor emigrants (Muhaajireen) who lived on a platform in the Holy Masjid at Madinah, without any means of subsistence, sometimes going without food consecutively for many days. They would sometimes fall to the ground from starvation. Even though there were many rich Sahabah among the Ansaar, Rasulullah *Sallallahu alaihe wasallam* did not compel anyone to distribute his extra wealth among these people, though he often exhorted them to help the needy.

Abu Hurairah *Radhiyallahu anho* says that there were seventy people in the Suffah and not one of them had a full sheet of cloth (to cover his body). (*Durr-e-Manthur*). Abu Hurairah *Radhiyallahu anho*

has related many incidents about his own hard life, which are contained in the collections of Ahadith. He says, "By Him Who Alone is to be worshipped, I used to lie with my stomach pressed against the ground, suffering from pangs of hunger. On some occasions, I tied a stone to my stomach (to appease the spasms of hunger). Once, I intentionally sat by the wayside, waiting for someone to invite me to his house. Soon Abu Bakr *Radhiallaho anho* passed that way. I entered into conversation with him and asked him a question about an Ayat, expecting him to invite me to his house, as was his wont, but he answered my question briefly and went away. After him, Rasulullah *Sallallaho alaihe wasallam* came along and, when he saw me, a smile brightened his face and he said, 'Come along with me'. I accompanied him to his house, where a bowl of milk was presented to him and, upon his asking, 'Who brought this milk?', he was told that such and such person had sent it as a present. Rasulullah *Sallallaho alaihe wasallam* then told me to go and invite all my companions of the 'Suffah'. (They had no families, nor any means to support themselves, nor was anyone responsible for providing food for them or to look after their affairs. Rasulullah *Sallallaho alaihe wasallam* would pass on to them all that he received as Sadaqah and would share with them whatever was presented to him.) When Rasulullah *Sallallaho alaihe wasallam* bade me invite all of them, I naturally felt disappointed, for there was only one cupful of milk and there would be too many of us to share the drink. I said to myself, The milk is barely sufficient for a single person. If I were given to drink it all, I could gain some strength by it. Also, I was aware that, when they came, I would be told to serve it to the others and a server is always the last to drink and, more often than not, he gets the least of the entire lot. But I had to comply with what Rasulullah *Sallallaho alaihe wasallam* had told me to do. So, I went out and fetched all of them. When they had come, Rasulullah *Sallallaho alaihe wasallam* handed me the bowl and bade me serve it to them. I began to serve the milk, taking the bowl to each one of them in turn, who drank to his fill and finally returned the same to me. When everybody had taken his fill, Rasulullah *Sallallaho alaihe wasallam* said to me, 'Only you and I are left now,' and on my replying 'Quite so' he said, 'Sit down then and drink.' So, I drank to my heart's desire. Rasulullah *Sallallaho alaihe wasallam* said, 'Have some more' and I drank some more; he again said, 'Have some more' and I drank some more and said, 'O Rasulullah, my stomach cannot hold any more of it'. He then drank the remaining milk himself".

Another story related about himself, runs thus: "Once I had nothing to eat for three consecutive days and fell on the ground while walking on the way to Suffah. The boys in the street said, 'Abu Hurairah has gone crazy' but I replied, 'Not I, but you are mad'. Somehow I managed to reach the Suffah where I saw Rasulallah *Sallallahu alaihe wasallam* serving Thareed (bread crumbled in gravy) to my friends out of two bowls sent to him by someone. I stood there, raising my head time and again, hoping to be noticed by Rasulallah *Sallallahu alaihe wasallam* who, I thought, would invite me to share the meal with them. I waited till everybody had taken his share and nothing was left in the bowls. Rasulallah *Sallallahu alaihe wasallam* then ran his fingers all around inside the bowls, gathering the left-overs into a morsel, which he placed on his fingers and said to me, 'Take this with an invocation to Allah *Ta'ala*.' I ate it and my stomach was filled".

Fudhala bin 'Ubaid *Radhiyallahu anho* says: "Sometimes Rasulallah *Sallallahu alaihe wasallam* sat, after performing Fajr Salaat, and saw some of the 'Suffah' brothers falling to the ground on account of pangs of hunger. He would say, 'If you knew how exalted your ranks are, in the sight of Allah, you would love hunger and poverty more than you do now.'"

Under Ayat No.30, in section one above, has been related the detailed story of some people of the Mudhar tribe who came to Rasulallah *Sallallahu alaihe wasallam*, hungry and scantily clothed, having little to cover their bodies and nothing to eat, suffering from starvation. Rasulallah *Sallallahu alaihe wasallam*, finding nothing inside his houses for them, then assembled the people and delivered a sermon exhorting them vehemently to give Sadaqah, whereupon people brought donations. Two piles of food and clothing gathered up in front of him, all of which he distributed among the poor tribesmen; all this was done through persuasion. Rasulallah *Sallallahu alaihe wasallam* did not compel anyone to give away money, nor called anyone to account for possessing wealth in excess of his requirements.

Anas *Radhiyallahu anho* relates that once an Ansaari came to Rasulallah and begged from him. Rasulallah *Sallallahu alaihe wasallam* asked him, 'Have you got nothing in your house?' He said, 'I have a piece of matting, of which I spread a part on the ground and use the other as a coverlet, and also a wooden bowl for drinking



water." Rasulallah Sallallahu alaihe wasallam asked him to bring both things to him and then auctioned these for two dirhams, which he gave to the man, directing him to buy food for his family with one dirham and buy an axe with the other and bring it to him. When he brought the axe, Rasulallah Sallallahu alaihe wasallam himself fixed a handle on it and said, "Go, gather firewood and sell it, and do not let me see you here for a fortnight." The man did as directed and came again on the fifteenth day. He had earned ten dirhams, and bought food with them. Rasulallah Sallallahu alaihe wasallam said, "This is better for you than begging, which would have caused a spot on your face on the Day of Resurrection, and then added,

لِذِي فَقْرٍ مَدْفِيعٍ أَوْ لِذِي عَرْضٍ مُفْطِحٍ أَوْ لِذِي دَمٍ مُوَجِّعٍ

*Begging is allowed only for three people: One who is in grinding poverty, one who owes a heavy amount of penalty or one who is responsible for blood-money, which he finds it difficult to pay".*

Rasulallah Sallallahu alaihe wasallam permitted these three categories of men to ask other people for help, but did not allow the man who had asked for help to beg from people, although he was extremely poor, nor did he entrust anyone with the responsibility for his provision. In short, there are "thousands of incidents related in the collections of Ahadith which bear testimony to the fact that only Zakaat, and nothing more than that, is obligatory on property. And the following oft-quoted saying of Rasulallah Sallallahu alaihe wasallam also corroborates the above statement:

الْمُعْتَدِي فِي الصَّدَقَةِ كَمَا نَعَهَا

*The one who exceeds the limits of propriety while giving away Sadaqah (or while collecting it) is like one who refuses to pay it.*

Rasulallah Sallallahu alaihe wasallam appointed Dhahaak Ibne Qais Radhiyallahu anho to collect Zakaat, who brought the best camels of the entire lot owned by the people. On seeing them, Rasulallah Sallallahu alaihe wasallam said, 'You have taken the best property of the people.' Dhahaak Radhiyallahu anho said, "O Rasulallah, you will soon be going on a Jehaad expedition, so I selected those camels that are good for riding and carrying equipment for Jehaad". Rasulallah Sallallahu alaihe wasallam said, "Go and return these animals to the owners and fetch others of the ordinary kind." (*Majma'-uz-Zawaa'id*)

These were the instructions of Rasulullah *Sallallahu alaihe wasallam* to collectors of Zakaat at a time when he needed equipment for Jehaad and was exhorting the Sahabah to donate for the cause, so much so that, moved by his exhortation, Abu Bakr *Radhi-allaho anho* donated his entire belongings, Umar *Radhi-allaho anho* gave away half of his entire possessions and Abdur Rahman Ibne Auf *Radhi-allaho anho* once said, 'O Rasulullah, I own four thousand (dirhams or dinaars); I have kept back two thousand for my household expenses and brought two thousand to be spent for the cause of Allah *Ta'ala*'. And another Sahabi said, 'I worked as a labourer all night long and received two Saa's (a measure weighing about three kgs.) of dates as wages; I have left half the amount at home, for my family and brought the remaining half to present it to you'. (*Durre-Manthur*). Abu Mas'ud *Radhi-allaho anho* says, "Whenever Rasulullah *Sallallahu alaihe wasallam* advised us to give Sadaqah, and some of us possessed nothing, they used to go to the market, work as porters and get a 'Mudd' (a measure of grain) of dates and then give it away as Sadaqah". (*Bukhari*)

The subject has been treated at length in Chapter one, under Hadith No.24. Notwithstanding all this concern about the equipment for Jehaad, Rasulullah *Sallallahu alaihe wasallam* did not accept, as Zakaat, the camels of good quality instead of those of the ordinary kind (not liking to act against the general rule in collection of Zakaat). It becomes evident that, so far as the obligation is concerned, nothing more is due on property, apart from Zakaat. As for spending generously for the cause of Allah *Ta'ala*, irrespective of its incumbency or otherwise, a Muslim is upon to spend and not to hoard up wealth. The Quranic Ayaat and the Ahadith of Rasulullah *Sallallahu alaihe wasallam* quoted in Chapter one of the book clearly state, in the strongest terms, the fact that wealth is really meant for spending on things which earn the pleasure of Allah *Ta'ala*, (i.e. to spend much on others and, as far as possible, to spend little on their own needs). Only such wealth will be of real benefit to a man which he has deposited in the Treasury of Allah *Ta'ala* (i.e. spent for His sake) and no harm can come to it, unlike the banks of this world which might be looted, destroyed, or go bankrupt. The wealth deposited with Allah *Ta'ala* will benefit a man on the Day when he will be in dire need of help. Allah *Ta'ala* says, "O man, let your treasured wealth flow unto me; for then it will be safe against fire, nor will it be stolen, nor swept away by the water; and I shall return it to you at a time when you will be extremely needy." (*Targheeb*)



We have quoted an Ayat at serial No.30 in Chapter one, in which Allah Ta'ala says:

وَلَا تَكُونُوا كَالَّذِينَ نَسُوا اللَّهَ فَأَنْسَاهُمْ أَنْفُسَهُمْ

*And let every soul look to that which it sendeth on before for the morrow. And be not you as those who forgot Allah; therefore, He caused them to forget their souls. (al-Hashr: 18-19)*

And the following Ayaat have been quoted at serial No.31 in the same context:

إِنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ وَاللَّهُ عِنْدَهُ أَجْرٌ عَظِيمٌ ۝ فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ وَمَنْ يُؤْنَسْ نَفْسَهُ فَأُولَٰئِكَ هُمُ الْمُفْسِدُونَ ۝

*Your wealth and your children are only a temptation and a trial. And spend; that is better for your souls. (at-Taghabun: 15-16)*

A Hadith at serial No.1 in the same Chapter says that Rasulallah Sallallahu alaihe wasallam said, "If I possessed gold to the extent of Mount Uhad, I would not like to keep any of it with me (for more than three days), except what I put aside for paying a debt". And according to the Hadith (quoted at serial No.3 in the same context), to give away whatever surplus you have is better for you and to withhold it is worse for you.' Also, we have given at serial No.12 in the same Chapter the similar advice of Rasulallah Sallallahu alaihe wasallam to Asmaa Radhiyallahu anha, in which he exhorted her to spend without making calculations, and to give away whatever she could for the sake of Allah Ta'ala. Also in point here is the incident related at serial No.20 above, on the authority of Aishah Radhiyallahu anha, that Rasulallah Sallallahu alaihe wasallam asked what was left of a goat that they had slaughtered. When she told him that only the shoulder joint remained, while the rest had been distributed, he said, "The whole of it remains except its shoulder joint".

A number of Ahadith on this subject have already been quoted above. Regardless of what is obligatory and what is commendable or praiseworthy, one should bear in mind that only such property shall avail a person as he has remitted to the Akhirah (with his own hands) in this life. If anyone wants to protect his hard-earned money and store it away for use at a time when he shall need it badly, let him spend it for the cause of Allah.

He will not only be sure to gain rewards in the Akhirah but also receive maximum benefits in this world, for, Sadaqah is effective protection against afflictions and, by its blessings, many a person is cured of diseases and saved from meeting an evil death. A well-known Hadith reports *Rasulullah Sallallahu alaihe wasallam* as saying, "Envy is justified only regarding two persons; one whom Allah *Ta'ala* has given knowledge of the Qur'an and he remains engrossed in reciting it, and acting upon it day and night; and a man whom Allah *Ta'ala* has given wealth and he is all the time busy spending it generously for the cause of Allah." (*Majma'-uz-Zawaaid*). We have already quoted a Hadith in Chapter Two, at serial No.3, to the following effect, "Those who have much property shall gain scanty rewards, except for those who spend for the cause of Allah, with both hands, giving to those on their left and on their right, before them and behind them". In another Hadith quoted at serial No. 7 in Chapter 2, *Rasulullah Sallallahu alaihe wasallam* said, 'He is not a (true) *Mo'min* at all who eats his fill while his neighbour is suffering from hunger.'

We have discussed the subject in detail in the foregoing chapters of this book, the crux of which is that it is below the dignity of a true Muslim to hoard up wealth. The necessity of wealth is like the necessity to void bowels; if a person cannot ease himself for a day or two, he shall have to consult the physician, but if somebody suffers from loose bowels, he shall have to go to the doctor for treatment and cure. Now, if the foolish person keeps this waste in his house, not bothering to sweep it away, his house will be filled with foul smell, he will go distracted and will be sure to fall a prey to diseases. Likewise, wealth is necessary for life and we have to procure it by various means; but, at the same time, it has a filthy aspect and its excess can be harmful to the soul, if it is not given away and disposed of immediately, like sewage. The diseases that breed on wealth are: pride and vanity, disdain for others and looking down upon the humble, wanton debauchery and licentiousness, etc. In short, the rich are prone to all manner of afflictions that tarnish the soul. This is why *Rasulullah Sallallahu alaihe wasallam* supplicated Allah *Ta'ala*, saying:

اللَّهُمَّ اجْعَلْ رِزْقَ آلِ مُحَمَّدٍ قَوْنًا

"O Allah, make the provision of Muhammad's family just sufficient to sustain life".

Rasulullah wished that his descendants should not be made to possess excessive wealth, which brings corruption in its wake. For the same reason, we see that most of the descendants of Rasulullah Sallallahu alaihe wasallam do not possess much wealth. There may be some exceptions, but they only prove the rule, and not the contrary. May Allah aid the author, the most insignificant of His men, to understand the corrupting nature of wealth. How blissful is the life of those who hate this world and its wealth!

⑤ عَنْ بُرَيْدَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَا مَنَعَ قَوْمَ  
 فِي الزَّكَاةِ إِلَّا أَكْبَلَهُمُ اللَّهُ بِالسَّيِّئِينَ (رواه الطبراني في الأوسط ورواه  
 ثقات كذا في الترغيب وفي الباب روايات كثيرة في الترغيب والكنز  
 وغيرهما)

#### HADITH: 5

Rasulullah Sallallahu alaihe wasallam has said, 'If some people withhold Zakaat (refuse to pay it), Allah Ta'ala inflicts famine on them'.

*Note:* Nowadays, the calamity of famine has become a great problem and thousands of plans are under way to save mankind from a world famine, though most of these plans seem to produce little result. The fact is that, when Allah Ta'ala sends a calamity to punish men for their sins, no power on earth can prevent its onslaught. Men may form thousands of plans to check its advance, frame numerous laws (and call the governments for aid), but a thing decreed by the Sovereign Lord of the Universe must come to pass, unless He wills it otherwise. Allah Ta'ala has revealed to us the real malady and told us about its proper treatment and cure. Now, if we wish to redeem suffering we shall have to follow the proper remedy. It would be utter folly to indulge in the very acts that cause the disease and then complain of its spreading more rapidly.

Rasulullah Sallallahu alaihe wasallam has specifically described for his Ummah how evil pursuits cause specific calamities and afflictions in this world; the humble author has briefly recounted all this in his booklet, 'al-I'tidaal'. As this is beyond the scope of the present book, readers may refer to that booklet and see how gravely concerned Rasulullah Sallallahu alaihe wasallam was about his people on that account, and how he warned them against all such evil practices, saying, in effect:

"When my Ummah falls into such and such evils; they will be afflicted with calamities like: violent windstorm, men being swallowed up by the earth, metamorphosis (faces transformed into evil shapes), earthquakes, pelting with stones from the skies, the domination of enemies over the Muslims, plagues and pestilences, mutual slaughter and bloodshed, with-holding of rains, storms, the hearts becoming intimidated and awed by unknown fears, the supplications of the pious not being accorded acceptance, etc."

Rasulullah *Sallallahu alaihe wasallam* enumerated these afflictions and misfortunes fourteen hundred years ago, together with the particular evil deeds that cause each of these. The warning was given long ago and, today, we have tested the truth of these sayings by experience. Today the predictions are coming true, in exact accordance with the minutest details given in the Ahadith. Would that we understood the true significance of the sayings of Rasulullah *Sallallahu alaihe wasallam*, whose heart was full of love and compassion and who was sent as a mercy, not only for the Muslims, but for all mankind; following the rules of conduct laid down by him, is extremely beneficial for all created being. When the Muslims themselves do not set great value on these revelations, in spite of claiming to be true Muslims, how can we blame the non-Muslims for not knowing that Rasulullah *Sallallahu alaihe wasallam* has taught us golden rules for protection against afflictions and calamities of this world. Even today, if mankind hold fast to these excellent forms of conduct and moral principles, they can win salvation and protection against afflictions. Very often, the non-Muslim patients get themselves treated by the Muslim doctors or physicians and the Muslim patients often go to non-Muslim doctors for treatment. If only, people acted according to the rules prescribed by Rasulullah *Sallallahu alaihe wasallam*, who was undoubtedly the wisest of all wise men, what a bliss would it be to live in the world, which will become an abode of peace forever.

At this point, I think it worth referring to two more Ahadith, which contain warnings by Rasulullah *Sallallahu alaihe wasallam*: Ibne Umar *Radhiyallahu anho* relates that Rasulullah once said, 'O Fraternity of Muhajireen, there are five (dreadful) sins; if you fall into these' and I take refuge in Allah from the evil of these sins lest you fall into them (you will face horrible disasters). Firstly, when people openly indulge in acts of shamelessness and fornication, they will be punished with plague and such diseases as were never heard of before. Secondly, when people begin to give false measure in their

business dealings, they will be subjected to starvation, hardships and oppression by rulers. Thirdly, if people stop paying Zakaat, rain will be withheld from them and, were it not for the animals, not a single drop of rain would fall upon them (as animals are innocent creatures of Allah *Ta'ala*, a little water would be showered for them). Fourthly, the community that does not honour its contracts and treaties will be condemned to domination by other nations, who will rob them of all their wealth and belongings. Fifthly, a nation that enforces laws in contravention of (i.e. opposed to) the law of Allah, will be torn asunder by disruption and internal fighting." (*Targheeb*). If we consider these carefully, we shall see that we are suffering from most of the evils described in the Hadith and, in consequence thereof, most of the calamities mentioned therein have actually befallen us.

Ibne Abbas *Radhiallahoh anho* reports that once Rasulullah *Sallallahoh alaihe wasallam* said, "Five things are in return for five acts. When someone asked what this meant, he explained, 'When people are treacherous about the covenant they have made, their enemies are given power over them; when people judge and rule in contravention of the commandments of Allah, death becomes prevalent among them; when people do not pay Zakaat, rains are withheld from them; when people give short measure and weight, the produce (of their lands, etc.) becomes scanty and they are afflicted with famines'. (*Targheeb*). Most probably, the Hadith has been narrated in an abbreviated form. That is why the narrator has mentioned only four things in the explanation. This Hadith says that those who frame laws against the canon of Allah *Ta'ala* are punished with frequent deaths; the preceding Hadith states that the offence is punished with causing fighting among the members of the society. The two Ahadith may be understood to describe two different modes of punishment. Or, taken together, both may be read as meaning 'frequent deaths from mutual fighting, which has indeed become a common sight nowadays.

Both Ali and Abu Hurairah *Radhiallahoh anhuma* have reported Rasulullah *Sallallahoh alaihe wasallam* as saying, in effect, "When people of my Ummah do fifteen things (among these he numerated): when Zakaat is looked upon as a penalty (i.e. people pay Zakaat with a heavy heart, as though it is a penalty or, alternately, when the collectors collect Zakaat like a tax), then look for violent windstorms, earth quakes, men being swallowed up by the earth,

metamorphosis, stones being pelted from the skies, and calamities following one another in rapid succession, like beads of a rosary falling one after the other when its string is cut." I have given these Ahadith, in full, in my book, 'al-I'Tidaal' and detailed all the fifteen evils that are punished with these severe inflictions. In that book, I have also quoted other Ahadith on the subject, but here, I have made a passing reference to the Ahadith as they also mention withholding of Zakaat.

⑥ عَنْ أَبِي هُرَيْرَةَ قَالَ سَمِعْتُ عُمَرَ بْنَ الْخَطَّابِ حَدِيثًا عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَا سَمِعْتُهُ مِنْهُ وَكُنْتُ أَكْثَرَهُمْ لَنَا وَمَا لِرَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ يُقَالُ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَا تَلَفَ مَالٌ فِي بَيْرٍ وَلَا بَحْرٍ إِلَّا بِحَبْسِ الزَّكَاةِ. (رواه الطبراني في الأوسط وهو غريب كذا في الترغيب وله شاهد من حديث عبادة ابن الصامت في الكنز برواية ابن عساکر)

#### HADITH: 6

**Rasulullah Sallallahu alaihe wasallam has said, "No property is ever destroyed in a jungle or in a river for any other reason than the non-payment of Zakaat (on the part of its owners)".**

**Note:** In other words, apart from the punishment in the Akhirah, prescribed for non-payment of Zakaat, the evil effects of withholding it also appear in this world and it causes one's property to be destroyed. In another version of the Hadith, a story has also been related that 'Ubadah bin Saamit Radhiyallahu anho says that once, when Rasulullah Sallallahu alaihe wasallam was sitting in the shade, at 'al-Hateem' in the Holy Masjid of Makkah Mukarramah, a man came and said, "O, Rasulullah the property of such and such household that was lying on the sea-shore has been destroyed". (It might have been washed away by the sea-waves). Rasulullah Sallallahu alaihe wasallam said, "No property is destroyed on land or on the surface of the sea (anywhere in the world) for any other reason than non-payment of the Zakaat due on it. So, protect your property by paying Zakaat and treat your patients with giving away (things as) Sadaqah, and check the onslaught of sudden calamities by



making supplications unto Allah Ta'ala; for, a supplication removes an affliction that has fallen and also forestalls the impending calamities". Rasulullah Sallallahu alaihe wasallam would often say, 'When Allah Ta'ala wills the subsistence of a people or wills that they thrive, He makes them chaste and innocent of sins and adorns them with liberality, large-heartedness and gentleness of disposition. And when He wills the extinction of a community, He causes them to betray their trust" and then recited the following Ayat from the Holy Qur'an:

حَتَّىٰ إِذَا فُرحُوا بِمَا أُوتُوا أَخَذْنَاهُمْ بَغْتَةً ۖ فَاذَاهُمْ فُجُورُهُمْ ۖ

"Even as they were rejoicing in that which they were given, We seized them unawares, and lo! they were dumb-founded". (al-An'aam:44) (Kanz)

The Ayat occurs in section (Ruku) five of Surah al-An'aam. The two Ayaat preceding it describe a general truth about the various phases in the deterioration of a community before it is finally ruined by Allah Ta'ala, in order that other people might take admonition and learn a lesson. Allah Ta'ala says:

وَلَقَدْ أَرْسَلْنَا إِلَىٰ أُمَمٍ مِّن قَبْلِكَ فَآخَذْنَاهُمْ بِالْبَأْسَاءِ وَالضَّرَّاءِ لَعَلَّهُمْ يَتَضَعُونَ ۖ فَلَوْلَا إِذْ بَاءَهُمْ  
بِأَسْنَانَتَضَعُوا وَلَكِنْ قَسَتْ قُلُوبُهُمْ وَزَيَّنَ لَهُمُ الشَّيْطَانُ مَا كَانُوا يَعْمَلُونَ ۖ فَلَمَّا كُنُوا مَادًّا ذُرِّيًّا وَيَا  
يٰٓأَيُّهَا الَّذِينَ آمَنُوا أَلَمْ يَكُن لَّكُمْ آيَاتُ مَا كُنْتُمْ تَعْمَلُونَ ۚ فَلَمَّا خَلَّوْا بَيْنَ يَدَيْهِمْ قَالُوا لَا إِلَهَ إِلَّا هُوَ ۚ فَآخَذَهُمْ  
بُغْتَةً ۖ فَاذَاهُمْ فُجُورُهُمْ ۖ

"We have sent Ambiya already unto peoples that were before thee, and (when they denied the Ambiya), We visited them with tribulation and adversity (caused them to suffer from ailments and afflictions), in order that they might grow humble. If only, when our disaster came on them, they had been humble! (For, then, their sin would have been forgiven and they would have been shown mercy). But their hearts were hardened and the Shaitan made all that they used to do (that they had indulged in, since long) seem fair unto them (and, therefore, they remained engrossed in the pursuits that charmed their eyes). Then, when they forgot that where-of they had been reminded, We opened unto them the gates of all things (comforts and luxuries) till, even as they were rejoicing in that which they were given, We seized them unawares and lo! they were dumb-founded." (al-An'aam: 42-44)

We should take admonition from these Ayaat. If a man is leading a life of comforts and luxuries, in spite of his acts of disobedience, then he is in a very dangerous situation. Rasulullah Sallallahu

alaihe wasallam has said, "When you see Allah Ta'ala granting abundance of worldly goods to a man, in spite of his persistence in acts of disobedience, it is just a way of bringing him little by little nearer destruction (Istidraaj)". He then recited the verse:

فَلَمَّا نَسُوا مَا ذُكِّرُوا بِهِ فَتَحْنَا عَلَيْهِمْ أَبْوَابَ كُلِّ شَيْءٍ حَتَّىٰ إِذَا فُجِئُوا بِهَا أَوْتُوهُ  
أَخَذْنَاهُمْ بِغَتَّةٍ فَاذَاهُمْ فَبُسُوهُمْ ۖ

"When they forgot that whereof they had been reminded, We opened unto them the gates of all things till, even as they were rejoicing in that which they were given, We siezed them unawares and lo! they were dumbfounded".

Abu Haazim Rahmatullah alaihe is reported to have said, "If you see that Allah Ta'ala continues to bestow His bounties upon you, in spite of your persistence in disobedience, be fearful of Allah. For, every bounty that does not bring you nearer to Allah Ta'ala is a misfortune". (*Durre-Manthur*). The subject will be explained further in Chapter six, under Hadith 17. Since wealth is one of the greatest bounties of Allah Ta'ala, it should be employed as a means of achieving nearness to Him. If, instead of spending it generously for winning nearness to Allah Ta'ala, someone refuses even to pay Zakaat, which is one of the most important commandments of Allah Ta'ala, he will undoubtedly be a disobedient person and should not entertain hopes of keeping his wealth for long. For, he is himself adopting measures to destroy his property and, if his property is not destroyed in spite of his disobedience, it will be more dangerous, as it forebodes a worse misfortune. May Allah, in His infinite Mercy, save us from it.

④ عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا قَالَتْ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَا خَالَطَتِ  
الرِّكَوَّةُ مَا لَا قَطْرَ إِلَّا أَهْلَكْتُه. (رواه الشافعي والبخاري في تاريخه كذا  
في المشكاة وعزله المتذري إلى البزار والبيهقي)

#### HADITH: 7

Pasulullah Sallallahu alaihe wasallam has said, "Zakaat never mingles with any property without destroying it."

The Ulama have given two different interpretations of the Hadith, and both are correct, because the wording of the Hadith supports both interpretations.



One interpretation is that, if Zakaat is not paid out of a property on which it is due, it is mixed up with that property and causes its destruction. According to this reading, this Hadith conveys exactly the same meaning as indicated in the preceding Hadith. Hafiz Ibne Taimiyya *Rahmatullah alaihe* prefers this interpretation, as he has included this Hadith in his book, 'Muntaqaa', in a chapter captioned on paying 'Zakaat without delay'. Humaidi *Rahmatullah alaihe* has also covered this Hadith, adding that, if Zakaat has become incumbent upon you and you have not paid it, then that which is forbidden (Haraam) will destroy that which is lawful (Halaal). That is to say, the amount of Zakaat, withholding which is forbidden, destroys the amount which may be kept back after Zakaat has been paid on it.

The other view, reportedly held by Imaam Ahmad Ibne Hanbal *Rahmatullah alaihe*, is that if a man who is rich, owning seven and a half tolas of gold (approximately 87.2 grams) or fifty two and half tolas of silver (approximately 610.3 grams) or anything of equal value, exceeding his basic needs, nevertheless receives Zakaat from others, pretending to be a poor man, the amount of Zakaat received by him will destroy the property already lying in his possession. (*Mishkaat*)

This Hadith contains a strict warning for those who pretend to be poor and receive Zakaat by deceiving others, though they possess enough property to make Zakaat incumbent upon themselves. The amount of Zakaat taken in this way, causes destruction of one's own property and, thus, one has to suffer a great loss in return for a paltry gain. Then it is no use cursing the thieves or those who have taken it by force. A man's wrong action causes destruction of his own property and the sin of taking Zakaat undeservedly shall remain registered against him.

⑧ عَنْ عَبْدِ اللَّهِ بْنِ مَسْعُودٍ قَالَ مَنْ كَبَّ طَيِّبًا حَبْتَهُ مَعَ الزَّكَاةِ وَ  
مَنْ كَبَّ خَبِيثًا لَمْ تُطَيِّبْهُ الزَّكَاةُ. (رواه الطبرانی فی البکیر موقفاً  
باسناد منقطع كذا فی الترغیب)

#### HADITH: 8

Abdullah bin Mas'ud *Radhiallaho anho* says, 'He who acquires pure property (by lawful or 'Halaal' means) but does not pay Zakaat, makes his property impure and he who acquires impure property (by unlawful or

'Haraam' means) and spends some of it as Zakaat cannot thus purify his property."

**Note:** What a severe threat for those who neglect to pay Zakaat! The entire property acquired by untiring efforts and hard labour, through lawful (Halaal) means, becomes impure by a slight act of niggardliness on the part of its owner and negligence in paying Zakaat!

In a Hadith Rasu'lullah *Sallallahu alaihe wasallam* has been reported as saying: "He who acquires property by unlawful (Haraam) means, and then gives it as Sadaqah shall receive no reward for it and will face the evil consequence of earning it unlawfully". (*Targheeb*). Thus, he will suffer the evil influence of unlawful earnings and receive no blessings for giving Sadaqah.

⑨ عَنْ أَسْمَاءَ بِنْتِ يَزِيدَ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ أَيُّمَا امْرَأَةٍ تَقْلَدَتْ فَلَادَةً مِنْ ذَهَبٍ قُلِدَتْ فِي عُنُقِهَا مِثْلُهَا مِنَ النَّارِ يَوْمَ الْقِيَامَةِ وَأَيُّمَا امْرَأَةٍ جَعَلَتْ فِي أُذُنِهَا خُرْصًا مِنْ ذَهَبٍ جُعِلَ فِي أُذُنِهَا مِثْلُهُ مِنَ النَّارِ. (رواه أبو داود والنسائي بإسناد جيد كذا في الترغيب)

#### HADITH: 9

Asmaa binte Yazid Radhiallaho anha reports Rasul-ullah *Sallallahu alaihe wasallam* as saying, "Any woman who wears a gold necklace round her neck shall be made to wear a similar necklace of fire round her neck on the Day of Resurrection; and any woman who puts a gold ear-ring in her ear shall have a similar ring of fire put in her ear, on the Day of Resurrection".

**Note:** This Hadith apparently indicates that it is unlawful for women to wear gold ornaments. Some Ulama are said that it pertains to the early period of Islam, because the Ulama are agreed to allow the wearing of gold or silver ornaments for women, as supported by many other Ahadith. Other Ulama have said that this Hadith, with many other Ahadith of the same import, applies to

those who do not pay Zakaat on their ornaments; and certain Ahadith also support this view. For example, a Hadith reports Asmaa Radhiallaho anha as saying: "I visited Rasulullah Sallallahu alaihe wasallam with my maternal aunt, both wearing gold bracelets on our hands. Rasulullah Sallallahu alaihe wasallam asked, 'Do you pay Zakaat on your bracelets?' and when we replied, 'No', he said, 'Aren't you afraid of having bracelets of fire put on you by Allah Ta'ala on the Day of Resurrection? Do pay Zakaat on them.'" (*Targheeb*). The Hadith clearly states that women shall be made to wear ornaments of fire on the Day of Resurrection, in case they have not paid Zakaat on their ornaments. Muslim women should be very particular about paying Zakaat, lest the ornaments adorning their persons today should become the blazing flames of Jahannam and torment their bodies, on the Day of Resurrection. The Hadith reports Asmaa Radhiallaho anha as saying that she did not pay Zakaat on the bracelets. It was perhaps because, at that time, she was ignorant of the law of Zakaat about the ornaments. The fact becomes evident from another Hadith in which she is reported as asking a question on the same point. Or, probably she regarded ornaments to be one of the basic needs of a woman (like clothing) though, actually, it is not one of the necessities of life, but something extra. If we accept this probability, the Hadith would not be taken as referring exclusively to gold ornaments, but apply to silver ornaments as well. Aishah Radhiallaho anha says; "Once, when Rasulullah Sallallahu alaihe wasallam came to my house while I was wearing two thin bracelets of silver on my hand, he asked, 'What is this Aishah?' I said, 'I have got these two ornaments to adorn myself for you'. Rasulullah Sallallahu alaihe wasallam asked, 'Do you pay Zakaat on them?' I said, 'No'. He said, 'This is sufficient to take you to the fire of Jahannam.'" (*Targheeb*).

Here, in addition to the reason mentioned under the preceding Hadith, another possible reason why she said so might be that silver bracelets are usually light and, as such, their weight is less than the prescribed limit for making Zakaat payable on them. And the saying of Rasulullah Sallallahu alaihe wasallam may be understood to mean that, if even a small ornament when taken along with others totals up to the prescribed standard, it becomes incumbent to pay Zakaat on them. It has been related in another Hadith to the effect that a woman came to Rasulullah Sallallahu alaihe wasallam accompanied by her daughter who wore two heavy gold bangles on her hands. Rasulullah Sallallahu alaihe wasallam asked her, "Do

you pay Zakaat on them"? She replied, 'No'. He then said, "Will you be glad to have Allah Ta'ala put two bangles of fire on your hands, on the Day of Resurrection?" Hearing this she placed the bangles before Rasulullah Sallallahu alaihe wasallam and said, "I give these away for the sake of Allah and His Rasulul" (*Targheeb*).

It was a peculiar characteristic of the Sahabah Radhiallaho anhum, men and women alike, that on hearing a command given by Allah Ta'ala or His Rasul Sallallahu alaihe wasallam, they accepted it and hastened to comply with it without hesitation or argument.

According to these Ahadith, the same rule applies both to gold and silver ornaments, and those who do not pay Zakaat on ornaments of either kind are threatened with the fire of Jahannam on the Day of Resurrection. It makes little difference, with one Hadith mentioning only gold and the other, only silver.

Some Ulama have said that all Ahadith that do not mention Zakaat and make a distinction between gold and silver, do so because of vanity in adornments of the body. Accordingly a tradition transmitted by Abu Dawood and Nasaai, also corroborates this view: "O women, don't you consider silver good enough to make ornaments with, for adorning yourselves? I assure you that any woman who adorns herself with gold, which she displays, will be punished for it". (*Targheeb*). It is commonly observed that women do not set much value upon silver ornaments, especially among those ladies who have vanity because of their so-called high birth and do not consider silver ornaments to be fit objects for display or showing their superiority. If such a woman is wearing silver bracelets she would not, at all, think of displaying them, but with gold bracelets she will, out of her vanity, try to attract the attention of other people towards these by lifting her hands to adjust her head-dress, or wave her arms pretending to drive away a fly, and when she meets a visitor or she herself goes to visit someone else, her head-dress seems to slip every now and then and she raises her hands each time to re-adjust it, in order to show off her bracelets. It seems that the head-dress will never stay in place, and the fly she is trying to drive away will never let her alone. All these motions and gestures are mere excuses to display her gold bracelets. Therefore, it should be borne in mind that ornaments should not be worn for the sake of vanity and Zakaat should be regularly paid on the ornaments. If someone does not have due regard for both these points, she will have to suffer punishment in Jahannam.

⑩ عَنْ الضَّحَّاكِ قَالَ كَانَ أَنَسٌ مِنَ الْمُسَافِقِينَ حِينَ أَمَرَ اللَّهُ أَنْ تُؤَدَّى  
 الزَّكَاةُ يُحِبُّونَ بِصَدَقَاتِهِمْ بَارِدَ إِمَاعٍ عِنْدَهُمْ مِنَ الثَّمَرَةِ فَأَنْزَلَ  
 اللَّهُ وَلَا تَتَّبِعُوا الْخَبِيثَ مِنْهُ تُفْقُونَ. (أَخْرَجَهُ ابْنُ جُرَيْجٍ وَغَيْرُهُ كَذَا  
 فِي الدَّر المنثور)

### HADITH: 10

**Dhahaak Radhiallahoh anho** says, 'When Allah Ta'ala ordered the payment of Zakaat, some people among the 'Munafiqeen' (Hypocrites) would, give (as Zakaat) fruits of the worst quality that they possessed. At this, Allah Ta'ala sent down the Ayat:

*Note:* The verse referred to in the Hadith is given below, in full:

**O you who believe! Spend of the good things which you have earned (on good causes) and (spend the fruit etc. of the best quality) out of that which We bring forth from the earth for you, and seek not the bad (with intent) to spend thereof (as Sadaqah), when you would not take it for yourselves save with disdain if someone were to give you similar things as a gift, or while paying back what he owed you); and know that Allah is Absolute and worthy of all praise. (al-Baqarah:267)**

There are a number of Ahadith explaining this Ayat and all of them carry almost the same meaning. **Baraa Radhiallahoh anho** relates, "These Ayaat were revealed concerning us, the Ansaar of Madinah. We owned orchards and each one of us brought small or large quantities of fruit to the Masjid, according to the produce of his fruit-plantation. Some people would bring one or two clusters of dates, etc., and hang them up in the Masjid. Whenever any of the poor ones living in the 'Suffah' felt hungry, he would go to the hanging bunch, strike it with a stick and eat the few ripe or unripe dates that fell off it, to satisfy his hunger. Others who had a weak interest in Sadaqah, used to bring clusters of the worst quality. The above Ayat was revealed on this account and it means that if you were given bad or rotten fruit as a gift, you would accept it just to avoid embarrassment in returning it to the donor, otherwise you would not be happy to accept it. After this, those people began to present clusters containing dates of good quality."

There are numerous Traditions on this subject. Another Hadith has the following narration: Some people bought goods of the cheaper quality from the market and then gave them away as Sadaqah; so the above Ayat was revealed concerning this habit. Ali *Radhiallaho anho* relates that this Ayat was revealed concerning obligatory Zakaat. There were some people who, when they picked dates, selected and put away those of the best quality and, when the collector came to collect Zakaat, put before him the fruit of inferior quality. A Hadith says: "Once Rasulullah *Sallallaho alaihe wasallam* entered the Masjid with a stick in his hand, with which he struck a bunch of dates of very inferior quality that someone had hung up there and said, 'If the owner (of the Sadaqah) had hung up a bunch of better dates, what harm would have come to him? He will be given dates of the same poor quality in Jannah". (*Durre Manthur*). Aishah *Radhiallaho anha* reports Rasulullah *Sallallaho alaihe wasallam* as saying: "Do not give to the poor what you would not eat yourself." (*Kanz*). It has been narrated in another Hadith that Aishah *Radhiallaho anha* once intended to give some spoilt meat as Sadaqah, but Rasulullah *Sallallaho alaihe wasallam* said to her, "Do you want to give as sadaqah what you do not like to eat yourself?" (*Jam'-ul-Fawaaid*). The Hadith means that, as you are giving away Sadaqah for the pleasure of Allah, try to give the best goods, as far as possible. But this does not mean that, if someone cannot afford good things, he should not even give things of poor quality, which would mean that such persons would give nothing as Sadaqah. It is better to give away something, be it of an inferior quality, than not to give anything at all. Of course, giving away things of bad quality can also be a way of withholding Zakaat. We have already quoted a Hadith at serial No.6 in Chapter four, which lays down the rule about the quality of things to be given as Zakaat: Allah *Ta'ala* does not demand from you the best of your property, nor does He require you to give the worst. You are required to offer the average quality of goods.

During his caliphate, Abu Bakr Siddiq *Radhiallaho anho* wrote a letter to his subordinates telling them, in detail, the commandments of Allah *Ta'ala* regarding the collection of Zakaat. He wrote, in the beginning of the letter: These are the orders for collection of Zakaat; The people may pay to the collector if asked to pay according to the prescribed detail, but whosoever asks for more than that, must be refused. When sending Mu'az *Radhiallaho anho* to the Yemen as a governor, Rasulullah *Sallallaho alaihe wasallam* advised



him to command people to observe Salaat and to pay Zakaat, and then said, "When they pay Zakaat, avoid taking the best of their property; and protect yourself against the curse of an oppressed person, for there is no barrier between Allah *Ta'ala* and the supplication of the oppressed."

Imaam Zuhri *Rahmatullah alaihe* says, "When the collector of Zakaat sent by the government comes, the goats should be apportioned into three flocks; one containing the best of the whole lot, another containing the worst and another containing those of medium quality. The collector should then take Zakaat from among those of the medium quality". (*Abu-Dawood*). That is to say, this is the guideline to be observed while collecting Zakaat, but if the giver wants to give the best of his possessions, of his own sweet will, it may be accepted from him, as illustrated by the incidents from the lives of the Sahabah *Radhaiallaho anhum* related under Hadith six in chapter four of the book, together with a Hadith that, if someone gives the best of his possessions or something in excess of what is due from him, Allah *Ta'ala* will grant him additional rewards for that. Therefore, the donor should select the best of what he possesses for giving as Sadaqah, because only such property as is spent for the pleasure of Allah *Ta'ala* shall be really of benefit.

Imaam Ghazali *Rahmatullah alaihe* says that whosoever wants to pay Zakaat, keeping the Akhirah in view, must follow certain rules and observe certain proprieties, and has explained those rules and proprieties in great detail. In the following pages, these rules are discussed briefly and with occasional necessary explanations. (It is not, of course, an exact translation.) Imaam Ghazali *Rahmatullah alaihe* has given eight guide-lines regarding payment of Zakaat:-

1. We should know, in the first instance, why Zakaat was made incumbent and made one of the five essentials (pillars) of Islam. These are three reasons;

- (a) In reciting the Kalimah, a man asserts his belief in Allah *Ta'ala* as the only Deity to be adored, Who has no associates or partners. The profession of this faith becomes a truth when his heart is knowingly dissociated from everything else, as true love admits of no rivalry or partnership, and mere verbal expression of love has no value. A man's true love is put to trial when there are other rivals, each claiming his love, wealth being something

that man loves by nature. So, Allah Ta'ala has made it incumbent upon men to spend wealth, as a touchstone for the truth of their love for Him and their belief in Him as the only Being worthy to be obeyed. Through Sadaqah a man's love for Allah Ta'ala is judged, as indicated in the Ayat:

إِنَّ اللَّهَ اشْتَرَىٰ مِنَ الْمُؤْمِنِينَ أَنْفُسَهُمْ وَأَمْوَالَهُمْ بِأَنْ لَهُمُ الْجَنَّةُ

*Lo! Ailah has bought from the Mo'mineen (believers) their lives and their wealth because Jannah will be theirs. (at-Taubah:111)*

'Buying of lives' is through Jehaad; it is, of course, easier to give money than to offer one's life. On the basis of spending money, as a trial of one's love for Allah Ta'ala, men are found to fall into three categories:

*Firstly*, those who are true in their assertion of the Oneness of Allah Ta'ala and who associate no partners with Him in their love for Him. They are the ones who fulfil their covenant perfectly, as they sacrifice all their belongings for the sake of Allah Ta'ala, keeping back neither a dirham nor a dinar. The requirement of obligatory nature of Zakaat becomes meaningless in their case. It is reported of certain divines when they were asked, 'How much Zakaat is due on two hundred Dirhams?' They replied, 'According to Shariah it is incumbent upon common people to spend five Dirhams out of every two hundred Dirhams, but for us, it is necessary to spend everything, keeping nothing back'. That is why Abu Bakr Siddiq Radhiallahoh anho presented all he possessed to Rasulullah Sallallahoh alaihe wasallam, keeping nothing with 'himself, thus proving his perfect love for Allah Ta'ala.

*Secondly*, there are people of average sort who keep back some wealth to serve them for their needs and give the rest away. They do not indulge in luxuries of life but keep only sufficient provision for their own use and spend the surplus wealth for the cause of Allah. They, too, do not restrict their spending to the prescribed limits of Zakaat, but spend whatever exceeds their requirements, which is often more than the amount due. That is why some followers (Tabi'een) of the Sahabah Radhiallahoh anhum like Imaam Nakha'ee, Sha'bee and others Rahmatullah alaihim are of the view that there is much more due on property, apart from



Zakaat, and they hold that it is incumbent upon the rich to fulfil the needs of the poor, if they find them in need of help, even if they have to give more than the Zakaat due on their property. However, according to 'Fiqh,' the sounder view is that it is Fardh-e Kifayah (a general obligation, whose fulfilment by an adequate number absolves all) to supply the need of an extremely poor man who is in danger of suffering death. The opinions differ as to whether it is obligatory to give free help to such a person, or mere lending of money can absolve people of their responsibility. (Those who are in favour of lending money, rather than free help, fall into the third category defined below.)

Thirdly, there are people who spend strictly in accordance with the prescribed standards, neither more nor less than the calculated amount. The majority of people fall into this last category: they love worldly wealth and spend like the niggardly, being less concerned with the life in the Akhirah.

Imaam Ghazali *Rahmatullah alaihe* has not mentioned the fourth category, viz. Those who spend less than the prescribed amount, or do not pay Zakaat at all. Such people are altogether false in their claims of love for Allah *Ta'ala*, so he did not regard them as worthy of mention.

(b) A second object in making Zakaat obligatory (Fardh) is to purify men's hearts of miserliness, which is a fatal attribute. Rasul-ullah *Sallallahu alaihe wasallam* has said, "Three things are fatal attributes:-

- (i) Niggardliness which is practised: i.e. if a person is miserly by nature, but behaves generously in defiance of his habit, miserliness will not harm him; miserliness becomes fatal only when a person actually acts like a miser.
- (ii) Passion which is acted upon. If a man of ardent passions exercises restraint, no harm will come to him; passion becomes fatal only when it is indulged in.
- (iii) Self-conceit i.e. a man's considering his own opinion as the best. There are many Ayaat of the Holy Qur'an and numerous Ahadith deprecating miserliness, some of

which we have quoted in Chapter Two of this book. The only way to cure a person of miserliness is for him to cultivate the habit of spending money. When it is desired that a man should cease to love someone, he is advised not to associate with that person and, with effort, try to keep away from him. Zakaat is called a 'purifier', as it purifies a man of the filth of avarice and miserliness. The more generously a man spends and the happier he is while spending for the love of Allah, the more purified he will be of miserliness."

- (c) Another reason for making Zakaat obligatory appears to be that it is an expression of gratitude to Allah *Ta'ala* for the bounty of wealth bestowed by Him. Each of us receives countless Bounties from Allah *Ta'ala*, both in the form of wealth and in the form of physical faculties; so, the physical devotions serve as thanksgiving for bodily gifts, while devotions involving spending of money serve as thanksgiving for the bounties of wealth and other worldly goods. How mean and ungrateful is a person who sees a beggar suffering abject poverty and destitution, but his heart is not moved with feelings of gratitude for Allah *Ta'ala*, Who has bestowed numerous bounties upon him, saving him from the humiliation of begging from others and, above all, raised him to a position where others beg favours of him. Is it not binding upon him to express gratitude to Allah *Ta'ala* and spend at least one tenth (of the produce of his lands) or one fortieth (of the money kept with him for a year), for the pleasure of Allah *Ta'ala*?

2. Another propriety to be observed concerns the proper time for giving away Zakaat. In the first place, it is important that one should hasten to pay Zakaat and give it away even before it falls due, because this shows his concern and willingness for obeying the commandments of Allah *Ta'ala*. And, it also delights the hearts of the needy persons. On the other hand, if a man makes delay in giving Zakaat, he may suffer an affliction or a loss of his property. The Ulama who hold that it is necessary to lose no time in paying Zakaat also say that it is sinful to make delay in its payment. So, when it occurs to a person to spend money for the sake of Allah, he should not delay in doing so and regard it as an idea put in his mind by an angel, as a Hadith says, "Everybody is being advised by an angel and tempted by a Shaitan. The angel wants him to do good

and to follow the truth, so, when anyone finds, within himself, an inclination to do good, he should express gratitude to Allah Ta'ala. The Shaitan persuades a man to do evil and go against what is true, so when a person finds himself inclined towards evil, he should recite:

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

*I seek refuge in Allah against Shaitan, the outcast one". (Saadah)*

A Hadith says that (allegorically) the heart of man is between two fingers of Allah Ta'ala, which He turns about as He wills. The first thought of spending for the sake of Allah might be followed by a second thought, a prompting by the Shaitan to keep money with oneself. For, Shaitan keeps on forewarning a person against impending want and need. We have already discussed this point under Ayat No. 2 in Chapter Two.

And following the exhortation of the angel, there is an evil prompting by Shaitan. So, a man should hasten to pay Zakaat before the second thought occurs to him. And if anyone wants to pay the entire amount of Zakaat due from him, at a time, it is good to specify a month for its payment. It would be better to appoint, for the purpose, one of the sacred months, in order that one might earn maximum blessings for Zakaat. For example, Muharram is a sacred month, being the first month of Hijri calendar and one of the four sacred months of the year. Besides, the tenth of Muharram is an auspicious day. For, according to a Hadith, if anyone spends liberally on his family on the Day of Aashurah (10th of Muharram), Allah Ta'ala will be liberal to him the rest of the year. Another sacred month is Ramadhan; a Hadith says that Rasulullah Sallallahu alaihe wasallam was the most generous of men, and during Ramadhan he was more generous than the wind which blows freely. In this month, there is a night (Lailat-ul-Qadr) which is better than a thousand months and, during it, Allah's Favours to His men go on increasing day by day.

Similarly, Zul-Hijjah is a sacred month and a great many blessings are associated with it; it is the month of Hajj, of which the first ten days are called 'Ayyam-um-Ma'loomat' (the well-known days) and the next three days (Ayyaam-e-Tashreeq) or the 11th, 12th and 13th day of the month) have been termed, in the Holy Qur'an, as Ayyam-um Ma'doodat (the appointed days). The Holy Qur'an exhorts the Mo'mineen (Believers) to make excessive Zikr of Allah Ta'ala during these days (hence their blessedness).

Therefore, if anyone decides to pay Zakaat during Ramadhan every year, he should fix the last ten days of the month for this purpose, while a man giving it during Zul-Hijjah should do so during the first ten days.

The humble author Muhammad Zakariyya *Rahmatullah alaihe* would take the liberty to suggest that, as every body does have some idea of the entire amount payable on his property for a year, he should bear it in his mind and keep on paying Zakaat little by little throughout the year. And, when the year comes to an end, he should work out the exact amount payable on his property and pay off the difference that still remains due from him. If the calculations show that what has been spent is more than what was due, he should express gratitude to Allah *Ta'ala*, with whose aid he has been able to spend more than the prescribed amount. This method of paying Zakaat has three advantages:-

- (i) If the Zakaat payable for the whole year is a large amount, it is difficult to give it away at a time. And it is desirable that Zakaat should be paid willingly.
- (ii) One does not often find correct occasions for giving Zakaat; by this method, a man may spend whenever suitable circumstances arise. On the other hand, if a man calculates Zakaat at the end of the year and then sets it aside for spending in small amounts during the following year, each day that passes will count against him for delaying the payment of Zakaat. Besides, one might, through accident, cause injuries to himself or lose his property and, may consequently, fail to pay Zakaat in full and thus commit a sin.
- (iii) If a man gives away in small amounts, he may spend by chance more than what is due from him every year. Giving away in excess of what is actually due is a commendable act of virtue. As for those who make calculations and pay the Zakaat due for the year in one instalment, most of them find it hard to pay more than the prescribed amount. In this connection, it should be kept in mind that Zakaat falls due after every lunar year and not after a solar year. Some people maintain the account of Zakaat according to the solar calender and thus delay

its payment by ten days successively every year. In this way, after thirty six years of lunar calender, they will have paid Zakaat for thirty five years only and the dues for one complete year shall remain outstanding against them.

3. It is also proper to give Zakaat secretly, which has many advantages: the giver is saved from self-esteem through display of generosity; and the receiver is saved from humiliation, as his poverty remains concealed. Hence it is more rewarding to give Zakaat secretly, unless there are good reasons for spending it openly. The ultimate aim of giving Sadaqah is to purify a man from the evils of avarice and niggardliness. And the one giving it openly may develop in his heart a desire for worldly recognition. This evil is more harmful to the soul than avarice and miserliness, and most people suffer from a weakness for fame and recognition.

The evil of miserliness shall assume the form of a scorpion to sting the miser in the grave, while a man's love for worldly recognition shall become a python that shall bite him. So, the one who controls his miserliness, but becomes a victim of worldly recognition or fame, is like a man who kills a scorpion and feeds it to a python, which grows stronger and more dangerous. It is, of course, necessary to kill both the scorpion and the python; it may be that killing the python is more important than killing the scorpion.

4. Sometimes, it is wise to pay it openly for good and religious reasons. For example, if a person wants to exhort others or thinks that others will follow his example or has some other religious motives in his mind, it will be more rewarding for him to pay Zakaat openly. We have already discussed these two points at length under Ayat No.9 in Chapter One.

5. Another guideline for giving Sadaqah is that one should protect it from being wasted through 'mann' (taunting the poor about one's favours to them) or 'azaa' (causing harm to the one who receives Sadaqah). 'Mai n' is the sin of a person who is conscious of his favours to the people and keeps reminding them of their obligations. 'Azaa' means suffering caused to others; it includes mental discomfort caused by the vanity of a person who keeps reminding them that their needs are met through his generosity. We have already discussed this subject in detail under Ayat No.8 in Chapter one.

6. Still another propriety to be observed while giving Zakaat is that a man should regard the amount of his Zakaat, however large, to be an insignificant amount. Otherwise, he may fall into the sin of pride and exultation in what he has accomplished by way of virtue (I'jaabun-Nafs). Exulting and taking pride in something accomplished (be it an act of virtue or something material) is one of the worst sins, fatal to the soul and causing one's virtues to be wasted away.

In the Holy Qur'an, Allah Ta'ala has reproached the Muslims for feeling proud of their large numbers, on the occasion of Huneyn, with words:

الْقَدْ بَصَرَكُمْ اللَّهُ فِي مَوَاطِنَ كَثِيرَةٍ ذُو يَوْمٍ حُنَيْنٍ إِذْ أَعْجَبَتْكُمْ كَثْرَتُكُمْ فَلَمْ تُغْنِ عَنْكُمْ شَيْئًا وَضَاقَتْ عَلَيْكُمْ الْأَرْضُ بِمَا رَحُبَتْ ثُمَّ وَلَّيْتُمْ مُدْبِرِينَ ۝ ثُمَّ أَنْزَلَ اللَّهُ سَكِينَتَهُ عَلَى رَسُولِهِ وَعَلَى الْمُؤْمِنِينَ وَأَنْزَلَ جُنُودًا لَمْ تَرَوْهَا وَعَذَّبَ الَّذِينَ كَفَرُوا ۚ وَذَلِكَ جَزَاءُ الْكَافِرِينَ ۝

*Allah gave you victory (over your enemies) on many fields and on the day of Huneyn, when you began to exult (and feel proud) in your multitude, but it availed you nothing; (the Kaafirs began to shoot arrows at you in large numbers which caused consternation among you) and the earth, vast as it is, was straitened for you; then you turned back (from the battle-field) in flight. Then, Allah Ta'ala sent His peace of reassurance down upon His Rasul and upon the Mo'mineen (believers) and sent down hosts (of angels) that you could not see (for your help) (at-Taubah:25 - 26).*

The authentic books of Ahadith relate many Traditions about the well-known Battle of Huneyn and there are numerous Ahadith which give the details of this battle. A brief account of the expedition is given below:-

It was during Ramadhan al-Mubarak in the eighth year of the Hijrah (Migration) that Makkah Mukarramah was conquered and thereafter Rasulullah Sallallahu alaihe wasallam led an expedition to al-Huneyn (during the same month) to give battle to the tribes of Hawazin and Thaqif (who had gathered there to re-capture Makkah Mukarramah). In this battle, the Muslims were larger in number than in all the previous expeditions when their number was small. Therefore, some of them felt proud and said that they could not be defeated because of their superiority in numbers. As Allah Ta'ala does not like people who exult in their superiority over others, the Muslims were made to suffer defeat in the early part of the battle.



The above Ayat refers to this very incident:

وَيَوْمَ حُنَيْنٍ إِذْ أَعْجَبَتْكُمْ كُرُوكُكُمْ فَلَمْ تُغْنِ عَنْكُمْ شَيْئًا

*'You began to exult and feel proud in your multitude but it availed you nothing.'*

'Urwah Radhiallaho anho says, "When Rasulullah Sallallahu alaihe wasallam had conquered Makkah, the tribes of Hawazin and Thaqif rose up against the Muslims and, at Huneyn, there was a gathering of these tribes, who were about to make war on the Muslims." Hasan Rahmatullah alaihe is reported to have said, "After the conquest of Makkah, the Muslims from Makkah Mukarramah also joined the troops of the warriors from Madinah Munawwarah. Some said, 'By Allah, we can now make a united front against the tribes of Huneyn'. Rasulullah Sallallahu alaihe wasallam was grieved to learn about their proud and boastful remarks." (In short, the Muslims had to suffer defeat on account of their exultation and taking pride in large numbers). (*Durre Manthur*)

The Ulama have said that the more insignificant an act of virtue is, in one's own sight; the more creditable it becomes in the sight of Allah Ta'ala. Similarly the more hateful a sin appears to the sinner himself, the less grievous will it be in the sight of Allah. It follows, that, even after a minor lapse, one should reproach oneself for have been done a foolish act that should never have been done and should, in no case, take a sin lightly, nor say, 'It was a slight mistake on my part, so what?'

Some Ulama have said that three things are required for an act of virtue to become perfect:-

Firstly, the doer should not consider highly his virtue; he should rather regard it as an act not worthy of mention.

Secondly, as soon as a thought occurs to do a good deed, he should hasten to perform it, lest a second thought or some other circumstances might prevent him from acting accordingly.

Thirdly, he should perform the act of virtue secretly. And a man should regard what he has given away as a paltry amount, in comparison with the large fortunes spent on himself or kept back with himself. Then, he should make an estimate of the amount spent for the sake of Allah Ta'ala and set it against what he has kept with

himself. For example, if someone has given away one third of his possessions for the cause of Allah *Ta'ala*, he is like one who spends one third for the love of Allah *Ta'ala*, Whom he adores and loves as his Sovereign Lord, but keeps two-third for himself. And, even though someone were to spend his entire wealth (though such instances are rare nowadays) he should think that, in reality, all his property belongs to Allah *Ta'ala* Who has, in His Infinite Bounty and Kindness, allowed him to spend out of it for his personal needs. Thus a man giving away Sadaqah is like one spending out of the money entrusted to him by someone who, in handing it over, has said, 'keep it with you as a trust but you can spend it for your needs, as you use your own property. Now, if the trustee were to return to him more or less the same amount, after some time, he would be doing no favour to him who had consigned it to him; because returning of the entrusted property (to its owner) is by no means a great deed of virtue.

Although Sadaqah, for the love of Allah *Ta'ala*, appears like returning what has been bestowed upon us by Him, yet Allah *Ta'ala* has promised bountiful rewards and infinite blessings for Sadaqah given in His name; so, while Sadaqah cannot be equated to returning of the trust, it is like returning far less than the amount entrusted and, then, receiving much more as a reward for fulfilling the trust. It is like someone keeping a hundred rupees in trust and, after sometime, returning only fifty or sixty rupees; for which the kind owner promises a reward of fifty or sixty guineas (pounds); or, as though the owner took back fifty rupees out of a hundred rupees kept in trust with a person, but issued him in return a cheque for five hundred rupees. It follows from the above that while giving Sadaqah the giver should not boast, nor inwardly feel proud of his generosity, but should feel shy like a trustee who fails to return the entire amount of trust to its owner, having spent part of it on his own needs.

To give another example, the man giving Sadaqah is like a person with whom someone has kept a hundred rupees in trust but who returns only fifty rupees saying, 'Since you allowed me to use your money, I have spent (or kept with myself) fifty rupees and I am returning only fifty rupees'. While saying this, the trustee will, naturally, feel ashamed of himself and shall wear the humble expression of a person whose pride and self-respect have been crushed. He will feel remorse for spending out of the money entrusted to him

by a kind-hearted person and bow in gratitude to him for not demanding the entire amount of trust. This should be the position in which a person giving Sadaqah should imagine himself and such should be his thoughts. For, in reality, the giver is returning (in the form of Sadaqah) only a fraction of the property that was entrusted to him by Allah *Ta'ala* Himself, while he has spent a major portion on his own food, etc., and kept back another big portion for his own use.

The money that we give to the poor or spend in other ways for the love of Allah *Ta'ala* is like money returned to Allah *Ta'ala*, the poor man being just an agent sent by Allah *Ta'ala* to demand the return of the property kept with us as a trust. On such occasions, people flatter the agent and ask him to put in a word of recommendation in their favour, to beg his master that he should excuse their inability to return the entire amount of trust and should accept from them the little they can afford, for they are needy and going through difficult circumstances. In short, if someone cannot repay, on demand, the entire amount of trust he coaxes the agent sent by the owner to beg pardon for him from his master. Similarly, the rich should treat the poor with kindness and affection while giving Sadaqah for the love of Allah, for they are the emissaries of Allah *Ta'ala*, to Whom belongs the Sovereignty of the entire universe — the Almighty Allah Who is All-Powerful and Absolute, the eternally besought of all, Who has granted everything to all mankind, Who could, if He willed, snatch away everything from you instantaneously and make you destitute like the beggar standing before you.

In truth, the entire wealth and riches of the world belong to Allah *Ta'ala* alone and, though it pleases Him to see His men spending all that they possess for His sake, yet in His mercy He did not enjoin spending of the entire property for the love of Him, which we might have found hard to obey, being inhibited by our innate avarice and miserliness.

7. Another important principle to be observed while giving away Sadaqah, and especially Zaakat, which is an obligation and an important commandment of Allah *Ta'ala*, is that one should give away things of the best quality simply because Allah *Ta'ala* is beyond all defects or imperfections and He accepts only such property as is faultless. Granting that the Sadaqah that we give passes into the hands of Allah *Ta'ala*, how impertinent, how

shameless would it be of the person who kept with himself the best things and gave away things of inferior quality in the service of Allah, Who is the sole and real possessor of all these things and Who has bestowed all these goods upon him? Is'nt it like a cook who prepares delicious food for himself and gives stale bread and foul smelling curry to his master?

What then should be the attitude of the master towards a servant like him? The masters in this world are not aware of what their servants do in their absence, but Allah is All-Knowing, and Well Informed about everything. All our deeds are before Him. He knows the thoughts that come to our minds. How ungrateful would be the person who gave things of bad quality for the sake of Allah, out of the property that actually belongs to Allah *Ta'ala* Himself?

Again, everybody knows that all that he is spending is for his own ultimate benefit; it will be given back to him with manifold increase at a time when he shall need it badly. Then, how foolish is the person who preserves bad and rotten things for his own use and leaves behind things of good quality to be used by others. A Hadith has it, to the following effect: "A man says, 'My property, my property, whereas his property really consists of what he eats and uses up, what he wears and makes threadbare and what he gives away as Sadaqah and so preserves for the Akhirah; everything else is left to others (his heirs)."

Another Hadith says, "Many a Dirham is of greater value than a hundred thousand Dirhams; it is a Dirham earned lawfully and spent most willingly for the cause of Allah, which is better than spending an amount of a hundred thousand Dirhams earned by doubtful means".

8. While paying Zakaat, a man should also take care to spend it on such occasions that can bring him increasing rewards. If Sadaqah is given to persons who possess one or more of the following six qualities, one can earn bountiful rewards; the more of these qualities are found in a person, the more deserving he will be for receiving Sadaqah and the greater will be the reward for spending on him:

- (a) The man should be pious and righteous, least concerned about worldly interests and devoted to deeds that are beneficial for the Akhirah. *Rasulullah Sallallahu alaihe*

*wasallam* said, "Let not anyone but the pious eat your food" (already quoted at serial No.23 in chapter one). The reason is that the pious man will gain strength from your food for his devotional prayers and for other acts of piety and, on account of your assistance, you will share the blessings and rewards of his deeds in obedience to Allah *Ta'ala*.

- (b) The one receiving Sadaqah should be an 'Alim or one devoted to religious studies. For, in this way, you will be helping him to acquire knowledge; and pursuit of knowledge is the best of all devotions, its excellence depending upon the intentions of the scholar.

Abdullah Ibne Mubarak *Rahmatullah alaihe*, the renowned Muhaddith and a great Divine, was very particular about giving his favours to the Ulama. When someone asked him, 'Would'nt it be better if you also granted favours to people other than the Ulama; he replied, 'In my estimate, no other status except Nabuwwat is more exalted than that of the Ulama. When a seeker of knowledge turns his attention to something else, it distracts him from his pursuit of knowledge; it is, therefore, most desirable to help him to devote all his time to learning of knowledge.'

- (c) The man receiving Sadaqah should be a true "Muwahhid" in his piety. The sign of a true Muwahhid i.e. strict believer in monotheism or the oneness of Allah *Ta'ala* is that, on receiving a favour from someone, he bows in gratitude to Allah *Ta'ala* believing, from his heart, that the favour was really from Allah *Ta'ala*, Who alone (and none else) is the True Giver, while the man giving it to him is just an intermediary who has been assigned the duty to carry it out. Luqman *Alaihissalam* advised his son, thus: 'Let not anyone other than Allah *Ta'ala* be a Benefactor to you. Regard anyone else's favour to you as a loan. He who feels obliged to the intervening agent does not know the True Benefactor, Allah *Ta'ala*. Such a one does not realize that the man giving a boon is just an intermediary: Allah *Ta'ala* put it in his heart to give a boon to so-and-so. He, therefore, could not help doing you a favour.

When this is firmly believed, then a person takes no notice of the causes or means of things but looks up to Allah *Ta'ala*, the Causer of

all Causes (Musabbib-ul-Asbaab). Doing a favour to such a one is more beneficial than granting favours to a person who shows gratitude to you extravagantly. For, the one who is flattering you today may speak ill of you next time when you do not oblige him. On the contrary, a true Muwahhid will never speak ill of you, as he regards you as an intermediary.

- (d) The one receiving your Sadaqah should be a person who never lets others know about his neediness, nor complains to others of his straitened circumstances. Especially deserving of your help is the man who, when in affluence used to behave generously towards people but who, because of hard times, finds it difficult to keep up appearances. Such a needy person wears only an appearance of affluence and Allah Ta'ala says in the Holy Qur'an, in praise of such persons:

يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ

*"The unthinking man accounts them wealthy".*

This Ayat occurs in section (Ruku) 37 of Surah al-Baqarah and is given below, in full:

لِلْفُقَرَاءِ الَّذِينَ أَحْصَرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ  
مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِعْآفًا وَهُمْ يَقْفِضُونَ خَيْرٌ فَاِنَّ اللَّهَ بِهِ عَلِيمٌ

*"(Sadaqah is) actually for the needy who are straitened for the cause of Allah (for the cause of Deen) and they cannot go about the country (in search of livelihood). The unthinking man regards them to be wealthy because of their restraint (refraining from asking favours). Yet you can recognize them by their signs. They do not beg men with importunity. And whatever good thing you spend (on the needs of such people), Allah knows it. (al-Baqarah:273)*

**NOTE:** That is to say, in normal conditions, the reward for spending on such people is greater than that of giving Sadaqah to common people. However, in certain circumstances, one may earn even greater reward for spending on other people. For example, the reward for spending on common people increases when they are in



great need of help, while these seemingly rich persons are expected to get help from other sources. In normal circumstances, it is more rewarding to help such people (as have been described in the Ayat). Sometimes, it becomes more urgent and more rewarding to help the less pious and even the non-believing person.

It is noteworthy that this Ayat applies most suitably to the Ulama of India and Pakistan who have devoted their lives to the propagation of knowledge. So, the most deserving persons for Sadaqah are those who have devoted their lives to the cause of religious knowledge. Some unthinking people object to the giving of Sadaqah to those engaged in religious studies saying, 'Can't these people earn their living? The answer to this objection is contained in the above Ayat of the Holy Qur'an which says:

أَحْضُرُوا فِي سَبِيلِ اللَّهِ

*'They cannot go about the country'*

i.e. a man cannot busy himself with two pursuits at a time, one of which demands whole-hearted concentration. And he who has a little taste for knowledge must have learnt by experience that the acquisition of knowledge demands a single-minded concentration and whole-time devotion. And, while doing business, one cannot serve the cause of knowledge perfectly well. Thousands of instances can be quoted to illustrate this point. (*Bayan-ul-Qur'an*)

Ibne Abbas *Radhiyallahu anho* says, "The poor ones mentioned in this Ayat are 'the Fraternity who lived in the Suffah (veranda) in the Holy Masjid at Madinah Munawwarah (called Ashaabus-Suffah)." They were also a fraternity of the seekers of knowledge who remained in blessed companionship with Rasulullah *Sallallahu alaihe wasallam*, in order to acquire the knowledge of the formal regulations of Islam as well as the spiritual concepts. Muhammad Ibne Ka'b Qurazi *Rahmatullah alaihe* says that the Ayat refers to the fraternity of the Suffah who had no houses for shelter, nor any wives or children to live with. In this Ayat, Allah *Ta'ala* has exhorted the Mo'mineen (Believers) to give Sadaqah to those people. Qatadah *Rahmatullah alaihe* says that, in this Ayat, the reference is to those who had devoted their lives for Jehaad in the path of Allah and could not engage in business to earn their living. (*Durre Manthur*).

Imaam Ghazali *Rahmatullah alaihe* says, "They are those who do not beg for help, for they are rich with the wealth of faith (Imaan), because of self-control over their desires. One should look for such people and give them Sadaqah. Especially, one should try to find out the private difficulties of such religious people and spend money on the deserving." It is far more rewarding to help such people than to spend money on common beggars. It is however difficult to find them, because they do not let others know of their conditions and, therefore, people regard them as well-to-do.

- (e) The person receiving your Sadaqah should be a man who has to support a large family, or is suffering from a disease or any other infirmity which prevents him from earning his livelihood. Such people also fall into the category of those mentioned in the Ayat **أَحْصِرُوا فِي سَبِيلِ اللَّهِ** Such people are in straitened circumstances owing to their poverty or scanty provisions or because of their absorption in devotions or due to some other unavoidable circumstances that have made them incapable of finding self-sufficient means.

It was in view of such considerations that Umar *Radhiallaho anho* used to give ten goats or even more to some families and, when Rasulullah *Sallallaho alaihe wasallam* acquired some property, which he had got as booty without fighting the enemy (called the 'Faiy'), he gave two portions to a married man and one to the unmarried.

- (f) A single man also earns increasing reward for giving Sadaqah to one of his relatives, getting thereby the blessings of Sadaqah as well as the reward for showing kindness to his relatives as a means of showing strong ties of kinships. We have already discussed this point under the Hadith given at serial No.6 in Chapter three.

After recounting six qualities of the persons who are more deserving for receiving Sadaqah, Imaam Ghazali *Rahmatullah alaihe* writes: "These are the qualities which should preferably be found in a person receiving Sadaqah. What is more, the qualities may vary in degree and, thus, the Sadaqah will earn different gradations according to the high or low degree of the quality possessed by the beneficiary. For example, a high degree of piety may earn higher reward than a low degree of that quality; a number of distinctions

exist between the close relatives and the distant relations, and in other virtues also. Therefore, one should look for a person who possesses a quality in a high degree. And if someone were to combine all these qualities in his person, he would be highly valued and an asset for the giver; by spending on whom he can earn maximum blessings and rewards from Allah *Ta'ala*.

"Indeed, if a man knows such a person, he should try to spend as much on him as he can. If not, he should search for one possessing all these qualities. If, after making efforts, a man can find such a one, he will earn double blessings: one for searching for such a pious being and the second for well-deserved spending. It is also possible that, after giving Sadaqah to a person who, in your estimation, seems to possess some or all of these qualities, you come to know that he does not really possess these qualities. Even then, you will earn the blessings of making an effort to search for such a person and, in addition, your heart will be cured of the evil of miserliness; love for Allah will be firmly rooted in your heart and you will be granted the power to exert yourself in acts of obedience to Him.

"These three benefits of Sadaqah are highly valuable in themselves as they strengthen the heart of man, inspiring it with the longing to meet Allah *Ta'ala*. These advantages will accrue in any case, and one can gain additional rewards for spending it in desirable places. There are yet more advantages of giving Sadaqah to the pious. When such beings receive a favour from someone, they invoke Allah's blessings for him, and remain ever concerned for his well being. Indeed, the good wishes coming from the hearts of the pious can exert great influence and their benedictions improve his worldly life with a bright future in the Akhirah. Allah *Ta'ala* has invested the supplications of the pious with effective fulfilment." (Condensed and adapted from *Ihya-ul-Uloom*).

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